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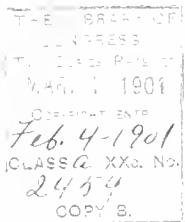
Mortality of The United States.

Derived from the U. S. Census Reports
Supplemented and Modified by Reports
of State and City Boards of Health and
various Other Data accumulated from
Authentic and Reliable Sources.

For the purpose of determining the
effect of Climate, Locality, Congestion of
Population and Occupation upon
Mortality.

Compiled, Tabulated, Arranged and
Illustrated by J. E. Cowgill
Statistician and Actuary.

Indianapolis
1901



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Indianapolis
1901

Note by the Comptroller.

The following Tables were originally prepared at a considerable expense of time and labor for our own information and use and without thought of their publication in any form. Subsequently a few copies were transcribed for companies at their urgent requests. Later, mention was made of them in some of the insurance journals which brought upon us such a deluge of inquiries that we published a brief descriptive circular in self defense. This instead of bringing relief only increased the burden and as the nature of the compilation became known created a demand which we were wholly unable to supply by the tedious and laborious method of transcribing each copy by hand. We have therefore rearranged and rearranged the whole work, added a number of tables not in the original collection and resorted to this method of reproduction as the only available one of supplying the Companies that desire them.

We claim nothing for the Tables except that they constitute a condensed form of record of facts obtained from official and reliable sources - for which we believe are a necessity to every office dealing with life contingencies and with which every life office in this country are supplied.

Our work (in itself no small task) has been that of gleaning, tabulating, arranging, classifying, condensing, working out the ratios and illustrating the same by means of comparative diagrams.

Part II. Aggregate Population.

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2. Death Rate of the United States by States with Distinction of Sex as indicated by the U.S. Census Reports of 1890.
3. Death Rate by States and Division with Illustration and Comparative Diagram and Map
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5. Southeastern Division - Death Rate by Groups of Ages with diagram comparing same with Actuaries Table of Mortality.
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12. United States - Death Rate of Aggregate Population with diagram comparing same with Actuaries Table of Mortality.
13. Summary by Divisions and Total by Male, Female and Aggregate with % of variation from Actuaries Table of Mortality.

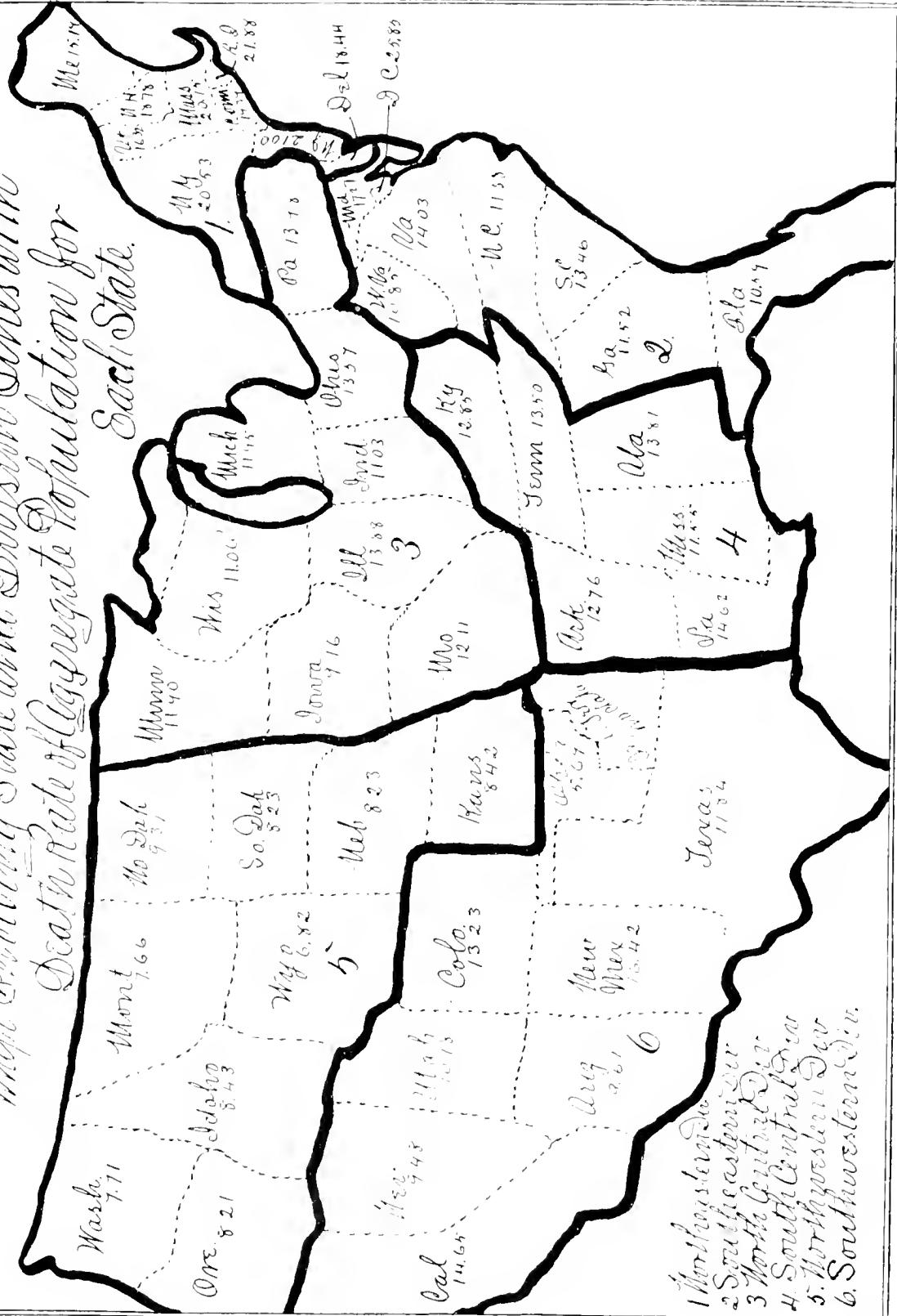
1. Death Rate of the United States by States as indicated by the
U.S. Census Reports of 1850, 1860, 1870 and 1880

States	1850	1860	1870	1880	States	1850	1860	1870	1880
Alabama	11.80	13.20	10.80	14.20	Mississippi	14.40	15.40	11.08	12.89
Arizona	---	----	26.09	7.20	Missouri	18.00	15.00	16.26	16.89
Arkansas	14.40	20.30	12.63	18.46	Montana	----	----	8.98	8.48
California	9.80	9.80	11.61	17.33	Nebraska	----	13.20	8.13	13.11
Colorado	----	---	9.41	13.11	Nevada	----	----	14.47	11.69
Connecticut	15.60	13.30	12.64	14.74	New Hampshire	13.30	13.70	13.48	16.09
Dakota	----	8.00	7.12	9.65	New Jersey	13.20	11.20	11.68	16.33
Delaware	13.20	11.10	12.49	15.09	New Mexico	18.80	14.00	12.84	20.37
Distr. of Col.	16.40	17.10	15.30	23.60	New York	14.70	12.10	15.77	17.38
Florida	10.60	12.60	12.06	11.72	No Carolina	11.70	12.70	9.88	15.39
Georgia	11.00	12.10	11.49	13.97	Ohio	14.60	10.60	11.07	13.32
Idaho	----	---	3.33	2.70	Oregon	3.50	5.70	6.84	10.67
Illinois	13.80	11.30	13.26	14.63	Pennsylvania	12.30	10.40	14.95	14.92
Indiana	12.90	11.40	10.51	15.78	Pennslyvania	15.20	14.20	12.60	17.00
Indians Ter	--	----	----	----	South Carolina	12.00	13.90	10.46	15.80
Iowa	10.60	10.80	8.64	11.93	Tennessee	11.80	13.70	11.31	16.80
Kansas	--	14.60	12.48	15.22	Texas	11.40	13.50	13.68	13.54
Kentucky	15.30	14.20	10.86	14.34	Utah	21.00	9.30	10.27	16.77
Louisiana	23.10	17.40	19.94	15.44	Vermont	10.00	10.60	10.72	14.22
Maine	13.00	12.10	12.33	14.67	Virginia	13.40	14.10	12.39	16.32
Maryland	16.50	10.70	12.47	18.10	Washington	----	4.30	9.31	10.03
Massachusetts	17.50	11.30	11.71	18.59	West Virginia	----	----	9.09	11.77
Michigan	11.40	9.90	9.44	12.06	Wisconsin	9.70	9.20	9.44	12.17
Minnesota	4.81	6.10	8.02	11.57	Wyoming	----	----	8.12	9.09

L. Death Rat. of the United States by States with Distinction
of Sex as indicated by the U.S. Census Reports for 1890

States	Males	Females	Total	States	Males	Females	Total
Alabama	14.03	13.59	13.81	Montana	7.41	7.16	7.66
Arizona	10.25	8.59	9.61	Nebraska	8.24	8.23	8.23
Arkansas	13.14	12.34	12.76	Nevada	11.19	6.47	9.48
California	15.92	12.91	14.65	New York	19.08	18.50	18.79
Colorado	13.20	13.27	13.23	New Jersey	22.80	19.71	21.00
Connecticut	20.38	18.42	19.39	New Mexico	16.05	16.86	16.42
Delaware	19.31	17.53	18.44	New York	21.94	17.14	20.53
Dist. of Col.	28.94	23.04	25.85	No Carolina	11.51	11.26	11.38
Florida	10.99	10.15	10.59	No Dakota	9.24	9.58	9.39
Georgia	11.62	11.43	11.52	Ohio	14.24	12.89	13.57
Idaho	8.13	8.88	8.43	Oklahoma	6.07	7.20	5.69
Illinois	14.62	13.10	13.88	Oregon	8.46	7.83	8.21
Indiana	11.16	10.89	11.03	Pennsylvania	14.82	13.13	13.98
Iowa	No data--	-----	-----	Rhode Island	22.74	21.06	21.88
Idaho	9.32	8.99	9.16	So Carolina	13.59	13.33	13.46
Kansas	8.48	8.33	8.42	So Dakota	7.85	8.68	8.23
Kentucky	13.35	12.33	13.83	Tennessee	13.77	13.22	13.50
Louisiana	15.88	12.36	14.62	Texas	12.47	11.15	11.84
Maine	16.01	14.37	15.19	Utah	10.34	10.02	10.14
Maryland	17.96	16.59	17.27	Vermont	15.69	16.97	16.32
Massachusetts	20.91	19.43	20.15	Virginia	14.53	13.57	14.03
Michigan	12.23	11.64	11.95	Washington	7.20	8.56	7.71
Minnesota	12.06	11.71	11.90	W. Virginia	11.01	10.69	10.85
Mississippi	11.90	11.20	11.55	Wisconsin	11.48	10.62	11.06
Missouri	12.62	11.56	12.11	Wyoming	6.86	6.74	6.82
United States				14.74	13.15	13.94	

With a moving State and Division Sines with
Death Rule of Designate Population for
Each State



3. Death Rate of the United States by States and Divisions with Illustrative and Comparative Diagram

Death Rate

Northeastern Division

21.88	Rhode Island
21.00	New Jersey
20.53	New York
20.15	Massachusetts
19.34	Connecticut
18.28	New Hampshire
18.44	Delaware
16.32	Vermont
15.19	Maine

Death Rate

South Central Division

14.62	Louisiana
13.81	Alabama
13.50	Tennessee
12.85	Kentucky
12.76	Arkansas
11.45	Mississippi

Southeastern Division

25.85	District of Columbia
17.22	Maryland
14.03	Virginia
13.46	So. Carolina
11.32	Georgia
11.38	No. Carolina
10.85	W. Virginia
10.59	Florida

Northwestern Division

9.39	No. Dakota
8.43	Idaho
8.42	Kansas
8.23	So. Dakota
8.23	Nebraska
8.21	Oregon
7.71	Wash.
7.66	Montana
6.82	Wyoming

Southwestern Division

16.42	New Mexico
14.65	California
13.23	Colorado
11.84	Texas
10.18	Utah
9.61	Arizona
9.48	Nevada
5.69	Oklahoma

Death Rate

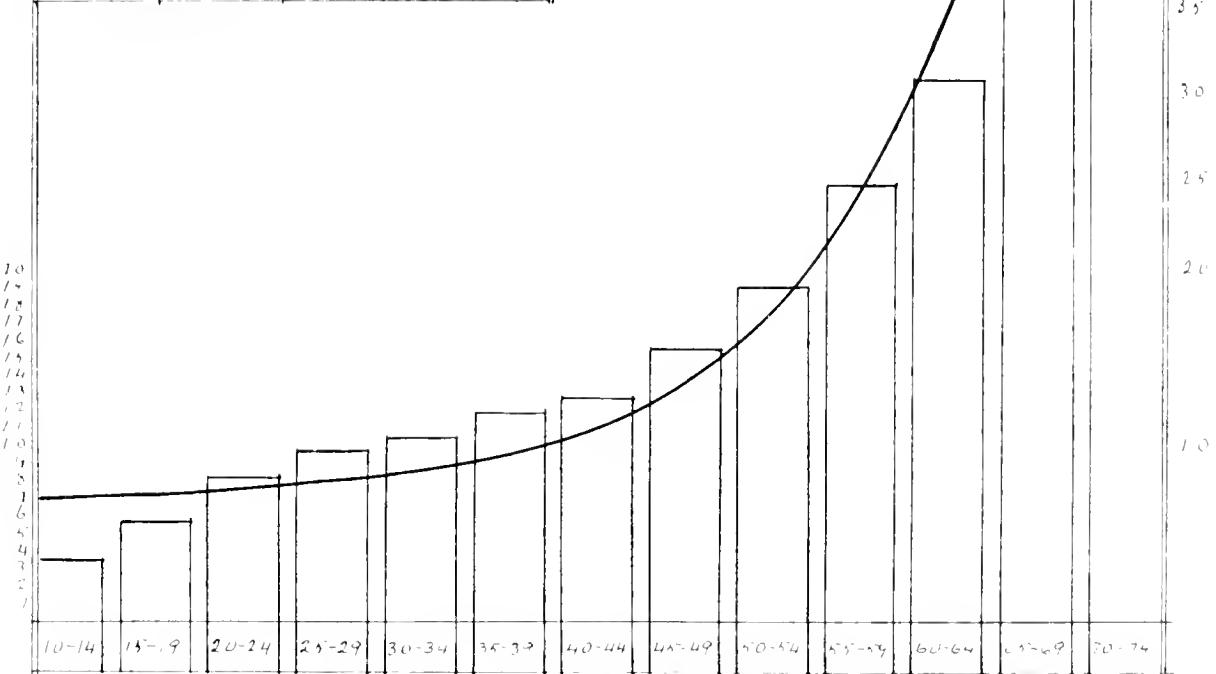
Summary - By Divisions

21.00	Northeastern
13.20	Southeastern
13.17	South Central
12.70	Southwestern
12.52	North Central
8.26	Northwest
13.44	United States

4 Northeastern Division
Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	27707	1197	4.027	- - -
Under 5	1195077	55002	71.13	- - -
5- 9	1139347	7194	6.98	- - -
10- 14	1133028	3966	3.40	6.82
15- 19	1149171	6793	5.67	7.07
20- 24	1272688	10210	8.02	7.47
25- 29	1138324	10947	9.62	8.01
30- 34	984272	10083	10.19	8.73
35- 39	838416	9879	11.78	9.70
40- 44	727374	9157	12.58	10.96
45- 49	632443	9671	15.29	13.58
50- 54	536619	10008	17.98	18.02
55- 59	407137	10055	24.58	24.80
60- 64	315703	11208	30.65	35.33
65- 69	262140	11852	45.21	51.78
70- 74	174001	11638	59.99	76.25
75- 79	112771	11002	97.56	112.14
80- 84	62606	8598	137.34	164.13
85- 89	23931	5037	210.30	250.49
90- 94	7092	1854	261.42	412.70
95-100	1044	578	361.54	735.05

The diagram below is illustrating Table 4 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the Northeastern Division and the circular block line represents the Actuaries Table of Mortality.

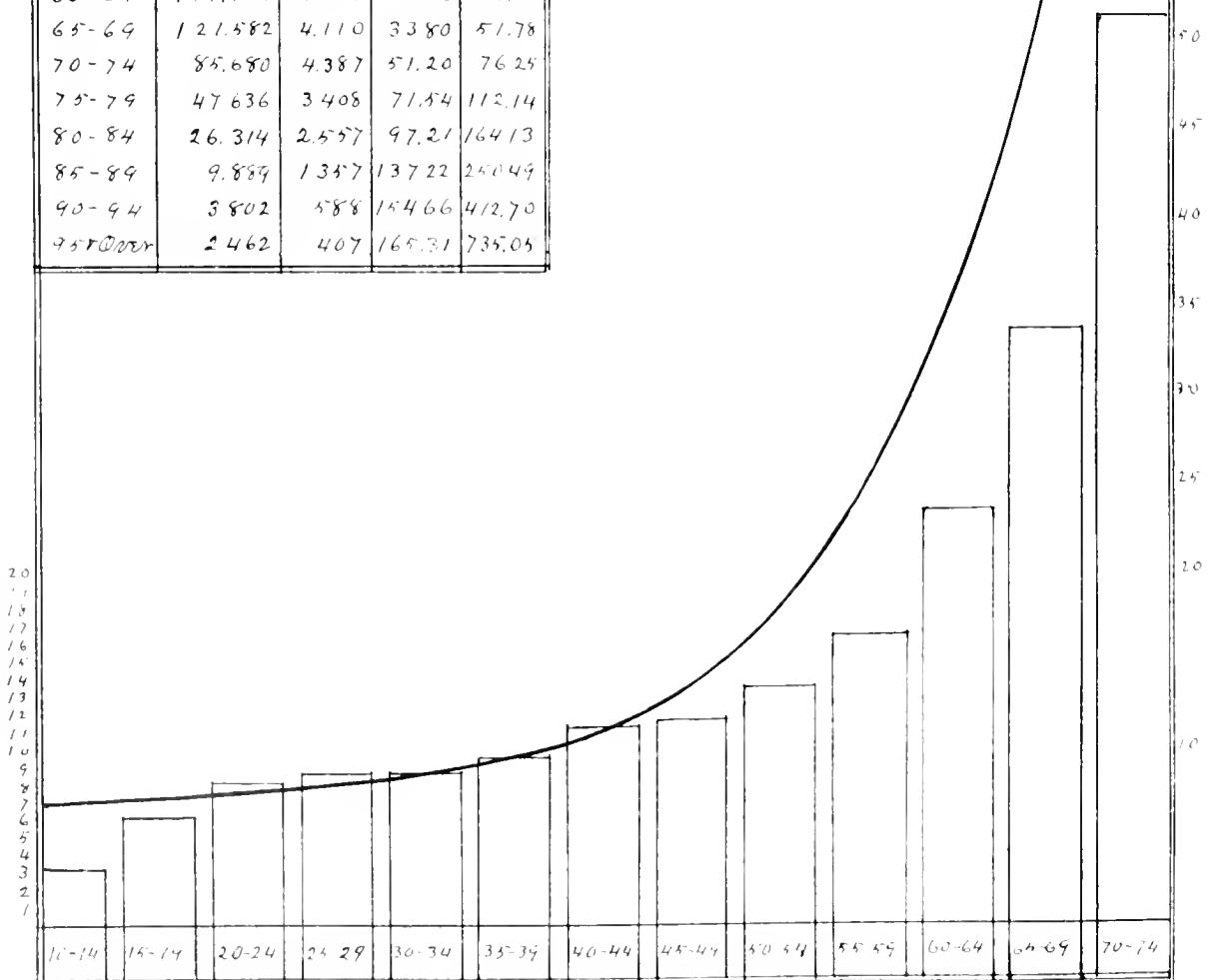


5 Southeastern Division
Death Rate by 5 years of Age

Ages	Lives	Deaths	Death rate	Proportion
Unknown	22933	1246	54.77
Under 5	1197005	42246	35.21
5 - 9	1218478	4297	4.04
10 - 14	1159306	3586	3.09	6.82
15 - 19	977054	5963	6.10	7.07
20 - 24	810284	6514	8.04	7.47
25 - 29	612872	5283	8.62	8.01
30 - 34	536626	4264	8.62	8.73
35 - 39	492786	4696	9.53	9.70
40 - 44	394967	4436	11.23	10.96
45 - 49	329157	3909	11.88	13.48
50 - 54	289592	3915	13.52	18.02
55 - 59	190567	3163	16.60	24.80
60 - 64	179525	4214	23.53	35.35
65 - 69	121582	4110	33.80	51.78
70 - 74	85680	4387	51.20	76.25
75 - 79	47636	3408	71.54	112.14
80 - 84	26314	2557	97.21	164.13
85 - 89	9889	1347	137.22	240.49
90 - 94	3802	588	154.66	412.70
95 & over	2462	407	165.31	735.05

The diagram below is an illustration of Table 5 and shows its relation to the Actuaries' Table of Mortality for the Age Groups indicated.

The first perpendicular column represents the death rate of the Southeastern Division and the circular black line represents the Actuaries' Table of Mortality.

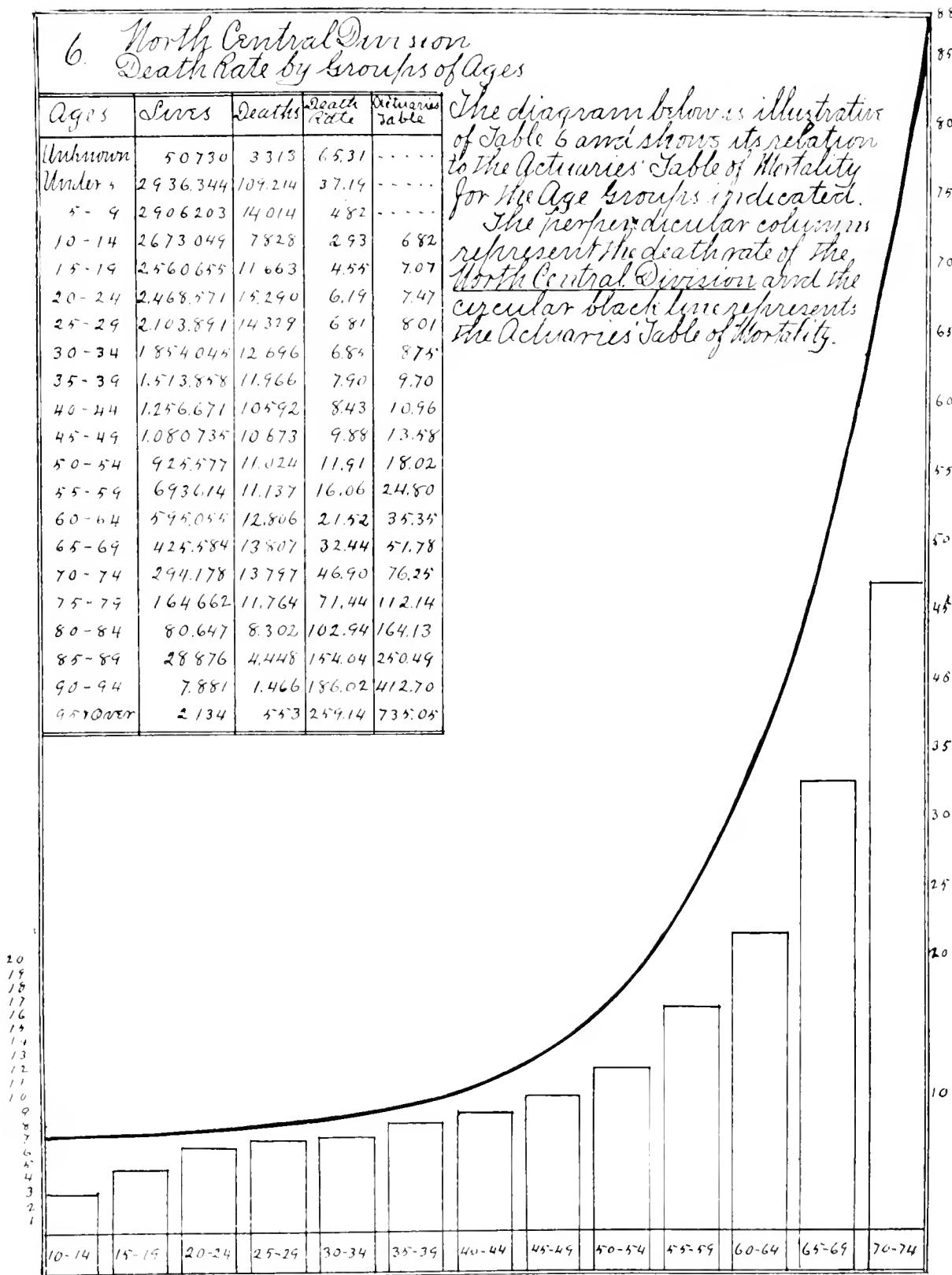


6. North Central Division Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	50730	3313	65.31
Under 5	2936344	109214	37.19
5-9	2906203	14014	4.82
10-14	2673049	7828	2.93	6.82
15-19	2560655	11663	4.55	7.07
20-24	2468571	15290	6.19	7.47
25-29	2103891	14319	6.81	8.01
30-34	1854045	12696	6.83	8.73
35-39	1513858	11966	7.90	9.70
40-44	1256671	10592	8.43	10.96
45-49	1080735	10673	9.88	13.58
50-54	925577	11024	11.91	18.02
55-59	693614	11137	16.06	24.80
60-64	595055	12806	21.52	35.35
65-69	425584	13807	32.44	51.78
70-74	294178	13797	46.90	76.25
75-79	164662	11764	71.44	112.14
80-84	80647	8302	102.94	164.13
85-89	28876	4448	154.04	260.49
90-94	7881	1466	186.02	412.70
95+ OVER	2134	553	259.14	735.05

The diagram below is illustrative of Table 6 and shows its relation to the Actuaries' Table of Mortality for the Age groups indicated.

The perpendicular column represents the death rate of the North Central Division and the circular black line represents the Actuaries' Table of Mortality.

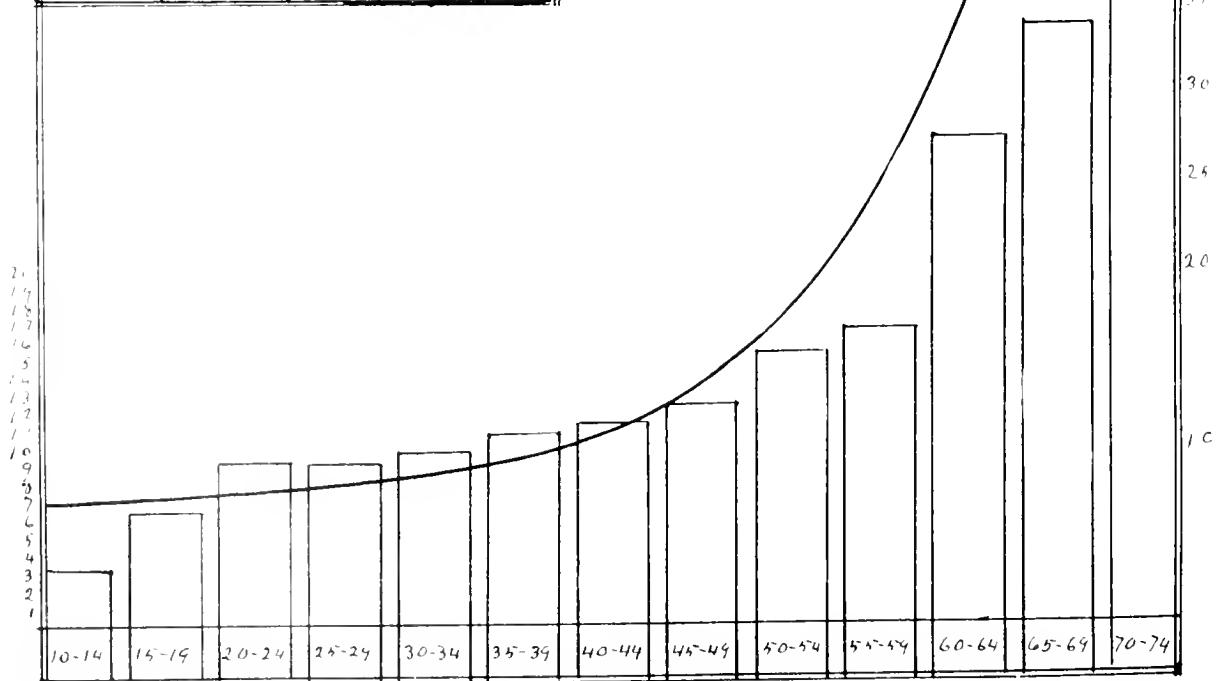


7. South Central Division Death Rate by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuarial Table
Unknown	26689	2026	75.89	-----
Under 5	1240662	40024	32.26	-----
5 - 9	1244843	5478	44.40	-----
10 - 14	1154803	3894	33.37	682
15 - 19	199072	6401	6.41	707
20 - 24	321594	7448	9.07	747
25 - 29	618046	5572	9.02	801
30 - 34	526949	5157	9.79	875
35 - 39	477137	5180	10.86	9.70
40 - 44	372779	4173	11.19	10.96
45 - 49	330956	4031	12.18	13.58
50 - 54	270019	4057	14.03	18.02
55 - 59	184547	3040	16.47	24.80
60 - 64	157199	4253	27.05	34.35
65 - 69	105093	3520	33.49	51.78
70 - 74	70473	3493	49.47	76.25
75 - 79	39588	2714	68.56	112.14
80 - 84	21121	2093	99.10	164.13
85 - 89	8018	1015	126.59	250.49
90 - 94	3406	490	143.86	412.70
95 & OVER	2452	404	164.76	735.05

The diagram below is illustrative of Table 7 and shows its relation to the Actuarial Table of Mortality for the Age Groups indicated.

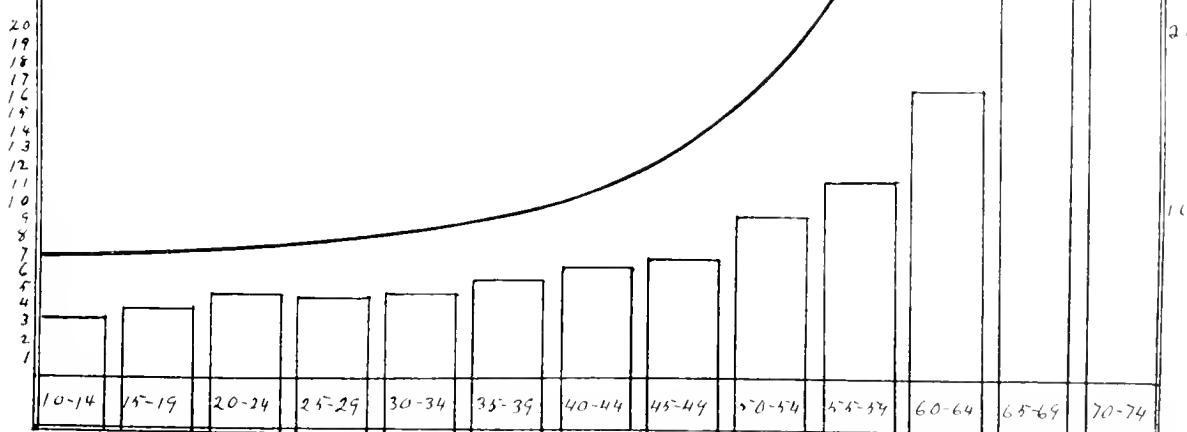
The five vertical columns represent the death rate of the South Central Division and the circular black line represents the Actuarial Table of Mortality.



8. Northwestern Division Death Rate by Groups of Ages

Ages	Surv.	Deaths	Death Rate	Actuaries Table
Unknown	9727	650	6.682	- - -
Under 5	516010	12586	24.39	- - -
5- 9	441105	2047	4.17	- - -
10- 14	421946	1313	3.11	5.82
15- 19	382372	1459	3.92	7.07
20- 24	395342	1401	4.81	7.47
25- 29	371943	1729	4.63	8.01
30- 34	330027	1566	4.75	8.75
35- 39	256866	1420	5.53	9.70
40- 44	201735	1265	6.27	10.96
45- 49	168865	1168	6.92	13.58
50- 54	134452	1228	9.13	18.02
55- 59	93609	1038	11.09	24.80
60- 64	70372	1160	16.48	35.34
65- 69	44483	1127	25.34	51.78
70- 74	26967	957	35.49	76.25
75- 79	13451	658	48.56	112.14
80- 84	5818	402	69.10	164.13
85- 89	2033	232	114.12	250.44
90- 94	499	81	162.32	412.70
95+ over	177	37	209.04	735.05

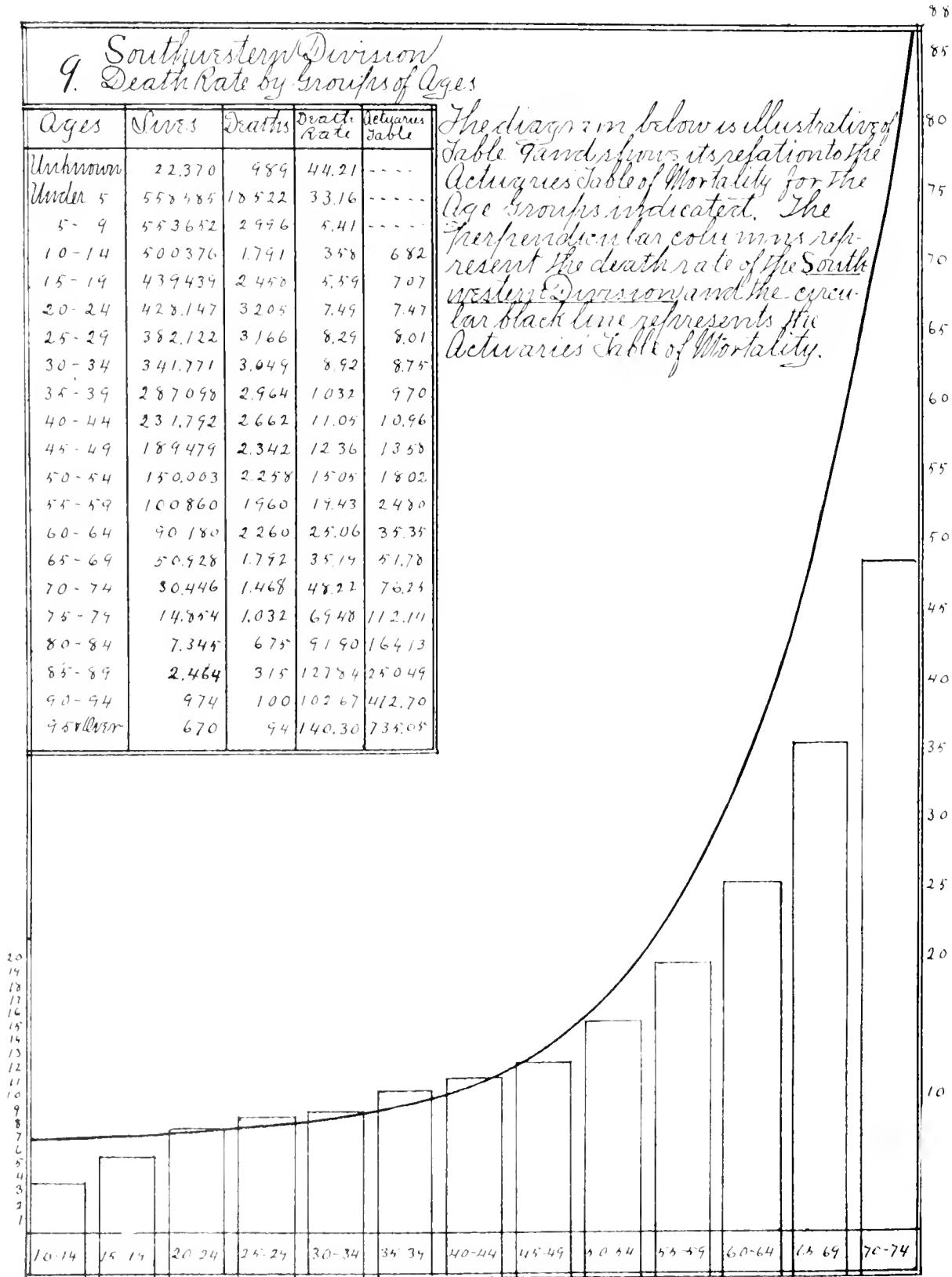
The diagram below is illustrative of Table 8 and shows its relation to the Actuaries Table of Mortality for the age groups indicated. The perpendicular columns represent the death rate of the Northwestern Division and the circular black line represents the Actuaries Table of Mortality.



9. Southwesterly Division
Death Rate by Groups of Ages

Ages	Sives	Deaths	Death Rate	Actuaries Table
Unknown	22,370	989	44.21	----
Under 5	558,484	10,522	33.16	-----
5 - 9	553,652	2,996	5.41	-----
10 - 14	500,376	1,791	3.58	6.82
15 - 19	439,439	2,450	5.59	7.07
20 - 24	428,147	3,205	7.49	7.47
25 - 29	382,122	3,166	8.29	8.01
30 - 34	341,771	3,049	8.92	8.75
35 - 39	287,098	2,964	10.32	9.70
40 - 44	231,792	2,662	11.05	10.96
45 - 49	189,479	2,342	12.36	13.58
50 - 54	150,003	2,258	15.05	18.02
55 - 59	100,860	1,960	19.43	24.80
60 - 64	90,180	2,260	25.06	35.35
65 - 69	50,928	1,792	35.14	51.78
70 - 74	30,446	1,468	48.22	76.23
75 - 79	14,854	1,032	69.48	112.11
80 - 84	7,345	675	91.90	164.13
85 - 89	2,464	315	127.84	250.49
90 - 94	974	100	102.67	412.70
95 & over	670	94	140.30	735.05

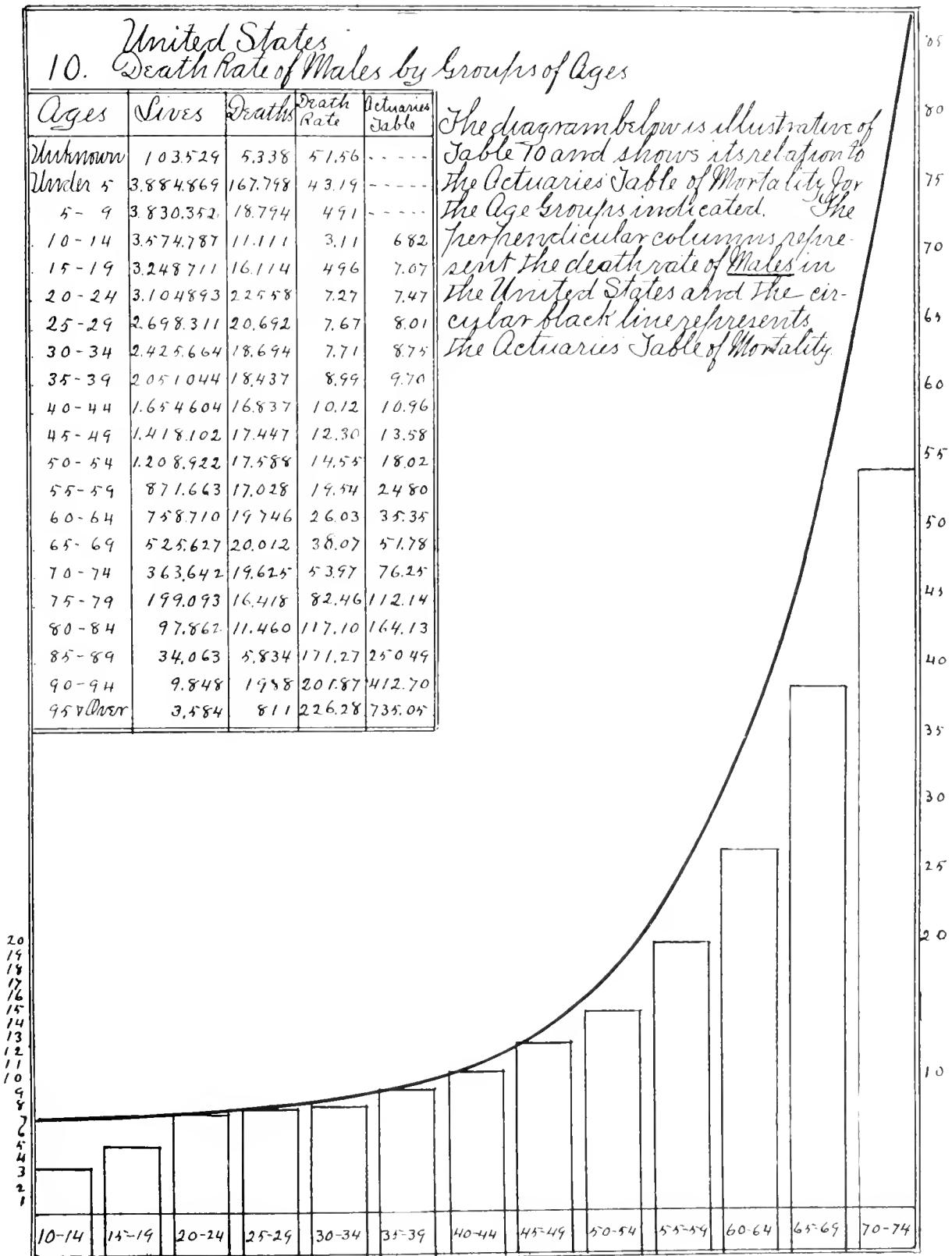
The diagram below is illustrative of Table 9 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of the Southwesterly Division and the circular black line represents the Actuaries Table of Mortality.



United States
 10. *Death Rate of Males by Groups of Ages*

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	103529	5338	51.56	-----
Under 5	3884869	167798	43.19	-----
5-9	3830352	18794	491	-----
10-14	3574787	11111	3.11	682
15-19	3248711	16114	496	7.07
20-24	3104893	22558	7.27	7.47
25-29	2698311	20692	7.67	8.01
30-34	2425664	18694	7.71	8.75
35-39	2051044	18437	8.99	9.70
40-44	1654604	16837	10.12	10.96
45-49	1418102	17447	12.30	13.58
50-54	1208922	17584	14.55	18.02
55-59	871663	17028	19.54	24.80
60-64	758710	19746	26.03	35.35
65-69	525627	20012	38.07	51.78
70-74	363642	19625	53.97	76.25
75-79	199093	16418	82.46	112.14
80-84	97862	11460	117.10	164.13
85-89	34063	5834	171.27	250.49
90-94	9.848	1988	201.87	412.70
95+Other	3.584	811	226.28	735.05

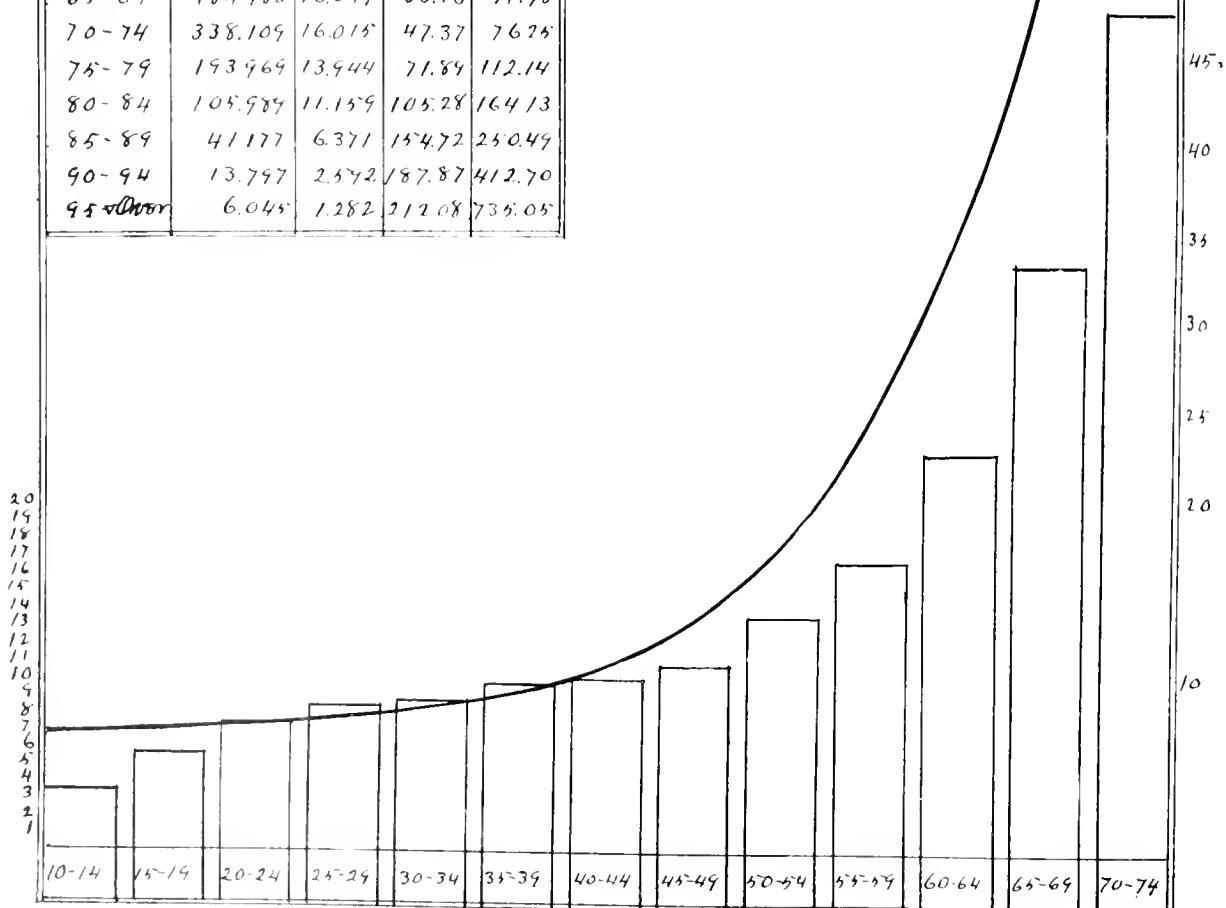
The diagram below is illustrative of Table 10 and shows its relation to the Actuaries Table of Mortality for the Age Groups indicated. The perpendicular columns represent the death rate of Males in the United States and the circular black line represents the Actuaries Table of Mortality.



11 United States
Death Rate of Females by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuaries Table
Unknown	58,636	4,066	69.34	-----
Under 5	3,749,824	39,764	37.27	-----
5 - 9	3,743,646	18,465	4.93	-----
10 - 14	3,458,722	11,255	3.25	682
15 - 19	3,308,852	18,270	5.52	7.07
20 - 24	3,091,783	22,011	7.12	7.47
25 - 29	2,529,466	20,620	8.15	8.01
30 - 34	2,152,966	18,458	8.57	8.75
35 - 39	1,815,117	17,577	9.68	9.70
40 - 44	1,530,914	15,159	9.90	10.96
45 - 49	1,313,538	14,137	10.76	13.58
50 - 54	1,117,340	14,796	13.24	18.02
55 - 59	800,673	13,279	16.58	24.80
60 - 64	699,324	15,922	22.77	35.35
65 - 69	484,483	16,049	33.13	51.78
70 - 74	338,109	16,015	47.37	76.25
75 - 79	193,964	13,944	71.84	112.14
80 - 84	105,987	11,159	105.28	164.13
85 - 89	41,177	6,371	154.72	250.49
90 - 94	13,797	2,542	187.87	412.70
95 & Over	6,045	1,282	212.08	735.05

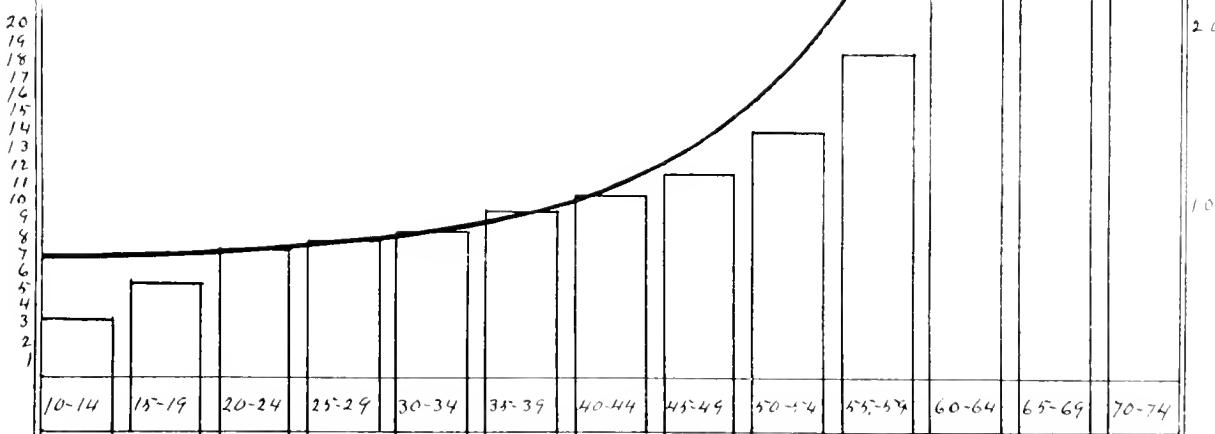
The diagram below is illustrative of Table 11 and shows its relation to the Actuaries Table of Mortality for the age groups indicated. The perpendicular columns represent the death rate of Females in the United States and the circular black line represents the Actuaries Table of Mortality.



12. United States Death Rate of Aggregate Population by Groups of Ages

Ages	Lives	Deaths	Death Rate	Actuarial Table
Unfinished	162,165	9,404	5.737	---
Under 5	7643703	307594	40.24	---
5-9	7,374,178	37,456	4.99	---
10-14	7,042,506	22,378	3.18	6.82
15-19	6,557,763	34,177	5.21	7.07
20-24	6,196,676	44,568	7.19	7.47
25-29	5,227,177	41,026	7.83	8.01
30-34	4,578,640	37,175	8.12	8.75
35-39	3,866,161	36,105	9.34	9.70
40-44	3,185,518	32,314	10.14	10.96
45-49	2,731,640	31,794	11.64	13.58
50-54	2,326,257	32,490	13.97	18.02
55-59	1,672,336	30,393	18.17	24.80
60-64	1,458,034	35,901	24.62	35.35
65-69	1,009,810	36,208	35.86	51.78
70-74	701,751	35,740	50.93	76.25
75-79	393,062	30,578	77.79	112.14
80-84	203,851	22,627	111.00	164.13
85-89	75,234	12,404	164.88	250.49
90-94	23,654	45.78	193.58	412.70
95+Over	9,549	2,093	219.18	735.05

The diagram below is illustrative of Table 12 and shows its relation to the Actuaries' Table of Mortality, the Age Groups indicated. The perpendicular columns represent the death rate of the aggregate population of the United States and the circular black line represents the Actuaries' Table of Mortality.



13. Summary - By Divisions and for the United States
 Death Rate by Groups of Ages and comparing same
 with Actuaries Table of Mortality

Ages	N.E. Div	S.E. Div	U.C. Div	S.C. Div	N.W. Div	S.W. Div	U.S. Males	U.S. Females	U.S. Aggregate	Actuaries Table	Actuaries Table to 1930
Unknown	4029	5477	6531	5521	6142	4421	51.56	69.34	57.37	- - - - -	- - - - -
Under 5	7113	3521	3719	3226	2567	3316	43.19	37.27	40.24	- - - - -	- - - - -
5 - 9	6.98	4.04	4.84	4.40	4.46	5.41	4.91	4.93	4.95	- - - - -	- - - - -
10 - 14	3.50	3.09	2.93	3.37	3.04	3.48	3.11	3.25	3.18	6.82	21447
15 - 19	5.67	6.10	4.55	6.41	3.92	4.59	4.96	5.32	5.21	7.07	135.70
20 - 24	8.02	8.04	6.19	9.07	4.81	7.49	7.27	7.12	7.19	7.47	103.84
25 - 29	9.62	8.62	6.81	9.02	4.63	8.29	7.67	8.15	7.85	8.01	102.04
30 - 34	10.19	8.62	6.85	9.79	4.75	8.92	7.71	8.57	8.12	8.73	107.76
35 - 39	11.78	9.53	7.90	10.56	5.53	10.32	8.99	9.68	9.34	9.70	103.85
40 - 44	12.48	11.23	8.43	11.19	6.27	11.05	10.12	9.90	10.14	10.96	108.09
45 - 49	15.29	11.85	9.88	12.18	6.92	12.36	12.30	10.76	11.64	13.58	116.67
50 - 54	17.98	13.52	11.91	15.03	9.3	15.05	14.55	13.24	13.47	18.02	128.74
55 - 59	24.58	16.60	16.06	16.47	11.09	19.43	19.54	16.58	18.17	24.80	136.49
60 - 64	30.65	23.53	21.52	27.05	16.48	25.06	26.03	22.77	24.61	35.35	143.58
65 - 69	45.21	33.80	32.44	33.49	25.34	35.19	38.07	33.13	35.86	51.78	144.39
70 - 74	59.99	51.20	46.90	49.57	35.49	48.22	43.97	47.37	50.93	76.24	149.72
75 - 79	97.56	71.54	71.44	68.56	48.56	69.48	82.46	71.89	77.99	112.14	143.79
80 - 84	137.34	97.21	102.94	99.10	69.10	91.90	117.10	105.28	110.99	164.13	147.88
85 - 89	210.32	137.22	154.04	126.59	114.12	127.84	171.27	154.72	164.88	250.49	151.92
90 - 94	201.42	154.66	186.02	143.86	162.32	102.67	201.87	187.87	193.58	412.70	213.19
95 & OVER	361.55	165.31	259.14	164.76	209.04	140.30	226.28	212.08	229.66	734.04	320.06

Note - Age groups having a higher death rate than is indicated by the Actuaries Table of Mortality are enclosed in double column lines.

Note - The Age groups underscored in the Females death rate column show a higher ratio than Males for the same ages.

Authors Comment.

Tables 3 to 9 inclusive and 12 and 13 represent the death rate of the whole population, including both sexes and all races, classes and conditions. Yet for this reason they may not constitute a proper basis for the determination of net premiums. They are nevertheless very valuable and very suggestive and unquestionably demonstrate two things.

(1) The Mortality Table of Mortality (an English production) is not an accurate exponent of the death rate of this country. Being of English origin it may answer very well in its native country and for English lives, but it does not tell the truth for the United States. It is most singular that this Table which correctly represents the death rate of no part of the United States, should come to be the accepted standard of a majority of companies and the legal standard in a majority of the States. It should be borne in mind that the Table in Part I is one, representing the death rate of the whole population, in which no medical selection or any kind of selection is considered, registers a much higher death rate than should be experienced by any company making a judicious selection of risks. Yet this death rate of the whole population, comprising all races, classes and conditions, including the sick with the well, the weak with the strong; persons engaged in unhealthful and hazardous occupations, as well as those in healthful and less dangerous pursuits, nevertheless falls many degrees below the death rate indicated by Sholcterus' book which is supposed to be a record of the mortality experience of selected lives.

In the North Central and Northwestern Divisions (see Tables and diagrams band 8), it does not touch the line of the Actuarial Table in any group of ages, nor does the average for all ages equal it in any division. Many companies boast of a death rate below the standard. Why should they have with such a standard?

A Mortality Table is the company's yard stick for measuring life contingencies. If it does not register correctly it is worthless for the purpose for which it was constructed.

(2) These Tables also demonstrate that no one mortality table can be made accurately for the whole United States. The country is too big and the variation of conditions too great. Within a distance of mere miles the extremes are too far apart to be brought together under a common average. If it is correct insurance practice to charge in proportion to the risk involved (and surely no one can doubt it) then the question of localities and of the prevailing death rate therein must be considered as a factor in determining the measure of risk involved.

Part III Colored Population.

- 1 Death Rate by States with Distinction of Sex
- 2 Death Rate in Cities of 25,000 and Over

Death Rate by States with Distinction of Sex.*

States	Males	Females	Total	States	Males	Females	Total
Alabama	15.79	15.40	15.58	Montana	a----	a----	66.90
Arizona	a----	a----	27.43	Nebraska	a--	a---	18.55
Arkansas	11.80	11.64	11.72	Nevada	a----	a---	5.49
California	a----	a----	13.65	New Hampshire	22.78	27.12	24.64
Colorado	a----	a----	13.45	New Jersey	27.78	27.81	27.80
Connecticut	24.52	23.70	24.10	New Mexico	a---	a-	25.75
Delaware	25.25	23.61	24.55	New York	28.06	23.45	25.15
Distr of Col.	43.54	33.92	38.22	No. Carolina	13.02	12.70	12.86
Florida	11.04	10.65	10.85	No. Dakota	a--	a----	22.651
Georgia	12.46	13.09	12.77	Ohio	23.37	22.32	22.86
Idaho	a----	a----	22.81	Oklahoma	a--	a----	43.23
Illinois	17.62	18.04	17.81	Oregon	a----	a----	12.49
Indiana	18.84	18.92	12.87	Pennsylvania	22.12	21.28	21.71
Indian Ter	9.20	Data	---	Rhode Island	31.16	27.66	29.24
Iowa	a--	a----	16.64	So. Carolina	15.01	15.31	15.16
Kansas	a----	a----	14.24	So. Dakota	a--	a----	49.671
Kentucky	17.06	16.35	16.70	Tennessee	18.20	16.96	17.57
Louisiana	14.61	12.91	13.77	Texas	11.08	10.12	10.60
Maine	19.27	17.92	18.16	Utah	a--	a--	24.43
Maryland	21.24	19.74	20.48	Vermont	9.11	17.58	12.94
Massachusetts	26.86	26.50	26.73	Virginia	17.75	16.31	17.01
Michigan	18.53	20.82	19.61	Washington	a----	a----	21.18
Minnesota	a----	a----	37.41	W. Virginia	15.93	15.78	15.86
Mississippi	11.56	11.43	11.49	Wisconsin	a----	a----	29.81
Missouri	19.09	17.98	18.54	Wyoming	a----	a----	58.04

*. Chinese, Japanese, Civilized Indians and persons of Negro Descent are included in "Colored Population".

a - Could not separate male and female deaths satisfactorily.

2 Death Rate of Colored Population in Cities of
25,000 and Over.

Cities	Death Rate	Cities	Death Rate	Cities	Death Rate	Cities	Death Rate
Affton Mo	11.06	Dubuque Ia	39.06	Syracuse Mass	50.07	St. Louis Mo	84.54
Albany N.Y.	39.44	Duluth Minn	...	Manchester N.H.	...	St. Paul Minn	23.62
Allegheny Pa	24.13	Elizabeth N.J.	22.99	Memphis Tenn	29.97	Salem Mass	33.15
Allentown "	...	Elinora N.Y.	12.18	Milwaukee Wis	25.64	Salt Lake Utah	6.77
Altoona "	14.48	Erie Pa	...	Minneapolis Minn	20.68	San Antonio Tex	23.24
Atlanta Ga	33.57	Evansville Ind	44.67	Mobile Ala	43.74	San Francisco Calif	24.06
Auburn N.Y.	58.00	Fall River Mass	14.35	Nashville Tenn	23.91	Savannah Ga	41.47
Augusta Ga	37.00	Fort Wayne Ind	8.58	Newark N.J.	44.48	Scranton Pa	24.91
Baltimore Md	36.41	Galveston Tex	25.28	New Bedford Mass	31.92	Seattle Wash	7.68
Bay City Mich	12.50	Girard Falls Mich	20.93	New Haven Conn	15.58	Sioux City Ia	2.72
Binghamton N.Y.	24.76	Harrisburg Pa	11.35	New Orleans La	36.60	Somerville Mass	...
Birmingham Ala	53.24	Hartford Conn	35.07	New York N.Y.	37.47	Springfield "	23.78
Boston Mass	33.29	Haverhill Mass	14.49	Norfolk Va	17.04	Springfield O.	34.63
Bridgeport Conn	37.20	Hoboken N.J.	11.90	Oakland Cal	11.30	Syracuse N.Y.	11.53
Brockton Mass	...	Holyoke Mass	37.26	Omaha Neb	9.45	Tacoma Wash	9.26
Brooklyn N.Y.	34.99	Houston Tex	9.63	Paterson N.J.	35.56	Taunton Mass	6.90
Buffalo "	34.22	Indianapolis Ind	30.04	Pawtucket R.I.	8.65	Terre Haute Ind	27.90
Cambridge Mass	35.22	Jersey City N.J.	29.50	Peoria Ill	2.25	Toledo O	24.88
Canfield N.Y.	33.73	Kansas City Mo	14.59	Philadelphia Pa	32.42	Zaneska Mass	16.67
Carlton O	...	Lawrence Kans	33.75	Pittsburg "	27.16	Trenton N.J.	27.14
Charleston S.C.	53.44	Louisville Ky	14.59	Portland Ore	2.77	Troy N.Y.	19.42
Chattanooga Tenn	36.42	Montgomery Ala	15.62	Providence R.I.	34.81	Utica N.Y.	20.16
Chelesa Mass	11.52	Mobile Ala	16.13	Quincy Ill	20.29	Washington D.C.	38.22
Chicago Ill	23.30	Minneapolis Minn	24.00	Reading Pa	34.91	Waterbury Conn	21.50
Cincinnati O	33.04	Montgomery Ala	9.31	Richmond Va	40.83	Wheeling W.Va	24.46
Cleveland "	31.63	Mobile Ala	14.34	Rochester N.Y.	7.09	Wilmington Del	36.34
Columbus "	27.04	Montgomery Ala	8.33	Sacramento Cal	28.37	Worcester Mass	15.37
Corning N.Y.	14.34	Montgomery Ala	26.46	Providence R.I.	34.01	Yonkers N.Y.	22.51
Dallas Tex	18.73	Montgomery Ala	31.98	St. Joseph Mo	7.12	Youngstown O	10.78
Davenport Ia	11.23	Montgomery Ala	...				
Dayton O	27.70	Montgomery Ala					
Denver Colo	15.47	Montgomery Ala					
Des Moines Ia	13.42	Montgomery Ala					
Detroit Mich	23.54	Montgomery Ala					

Part III. White Population

1. Death Rate of Aggregate White Population by States with Distinction of Sex.
2. Death Rate of White Population Under Five, Five and Over, and Five and Over Excluding Cities of 25,000 and Over.
3. Death Rate of White Population Five and Over, Excluding Cities of 25,000 and Over, by States and Divisions with Illustrative and Comparative Diagram.
4. Death Rate of Aggregate Population: White Population White Under Five, and White Five and Over - in Cities of 25,000 and Over.
5. Death Rate of White Population Five and Over in Cities of 25,000 and Over by Divisions with Illustrative and Comparative Diagram.
6. Death Rate of White Population Five and Over, by States, with Distinction of Cities of 25,000 and Over and Remainder of States, with Illustrative and Comparative Diagram.
7. Death Rate of White Population Five and Over, by States, and Divisions, and comparing same with the aggregate of Cities of 25,000 and Over in each State and Division, and showing % of excess of city death rate over remainder of States and Divisions.

1. Death Rate of Aggregate White Population by States
with Distinction of Sex.

States	Males	Females	Total	States	Males	Females	Total
Alabama	12.62	12.10	12.36	Montana	8.06	7.13	7.75
Arizona	10.54	8.61	9.76	Nebraska	8.24	8.23	8.23
Arkansas	13.64	12.61	13.13	Nevada	12.79	6.94	10.59
California	16.36	12.79	14.77	New Hampshire	19.07	18.48	18.78
Colorado	13.27	13.26	13.27	New Jersey	22.11	19.43	20.76
Connecticut	20.31	18.32	19.31	New Mexico	17.07	17.93	17.47
Delaware	18.09	16.32	17.22	New York	21.86	19.08	20.46
Dist. of Col	22.41	17.28	19.75	No. Carolina	10.72	10.48	10.60
Florida	10.97	9.77	10.40	No. Dakota	9.25	9.58	9.40
Georgia	10.89	9.97	10.43	Oahu	14.01	12.67	13.35
Idaho	7.89	8.80	8.25	Oklahoma	6.01	5.17	5.69
Illinois	14.57	13.03	13.82	Oregon	8.81	7.88	8.41
Indiana	10.99	10.72	10.86	Pennsylvania	14.66	12.96	13.82
Julian Isr.	---	No data	--	Rhode Island	22.56	23.91	21.71
Iowa	9.29	8.96	9.13	S. Carolina	11.49	10.76	10.92
Kansas	8.34	8.09	8.22	S. Dakota	7.87	8.67	8.23
Kentucky	12.74	11.64	12.20	Tennessee	12.38	11.98	12.18
Louisiana	17.14	13.77	15.47	Texas	12.84	11.41	12.19
Maine	16.00	14.36	15.18	Utah	10.38	10.06	10.23
Maryland	17.12	15.75	16.43	Vermont	15.71	16.97	16.33
Massachusetts	20.84	19.36	20.08	Virginia	12.61	11.72	12.17
Michigan	12.17	11.54	11.86	Washington	7.25	8.49	7.72
Minnesota	12.06	11.66	11.87	West Virginia	10.77	10.47	10.67
Mississippi	12.36	10.89	11.63	Wisconsin	11.47	10.51	11.05
Missouri	12.24	11.16	11.72	Wyoming	6.91	6.79	6.87
				United States	14.35	13.23	13.81

Q. Death Rate of White Population Under 5; Four and Over and
 2. Four and Over excluding Cities of 25000 and Over.

States	Under 5	Four and Over	Four and Over excluding Cities	States	Under 5	Four and Over	Four and Over excluding Cities
Alabama	31.97	9.03	8.41	Montana	19.76	6.38	6.38
Arizona	19.38	8.45	8.45	Nebraska	24.32	5.51	5.41
Arkansas	30.74	9.95	9.95	Nebraska	24.83	9.64	9.64
California	40.78	12.09	9.57	New Hampshire	59.76	15.19	15.60
Colorado	42.59	9.69	7.24	New Jersey	79.41	13.76	12.21
Connecticut	61.44	14.99	15.37	New Mexico	48.17	12.16	12.16
Delaware	55.13	12.81	14.47	New York	73.25	14.87	12.96
Dist of Col.	Albion Washington City			North Carolina	26.69	7.92	7.92
Florida	23.52	8.31	8.31	North Dakota	24.86	6.22	6.22
Georgia	26.39	7.79	7.15	Ohio	39.40	10.16	9.51
Idaho	22.14	6.08	6.08	Oklahoma	14.63	3.95	3.95
Illinois	44.70	9.47	8.48	Oregon	18.73	7.10	7.03
Indiana	29.31	8.43	8.12	Pennsylvania	41.81	10.17	8.51
Michigan	... No data ...			Rhode Island	84.32	15.35	14.87
Iowa	22.34	7.30	7.27	South Carolina	27.76	8.23	7.70
Kansas	23.84	5.88	5.94	South Dakota	20.41	6.09	6.04
Kentucky	31.49	9.17	8.73	Tennessee	29.07	9.48	9.04
Louisiana	39.02	11.57	8.44	Texas	30.33	8.99	8.63
Maine	31.85	13.82	13.72	Utah	21.28	7.25	8.64
Maryland	36.51	11.24	9.07	Vermont	38.76	14.12	14.12
Massachusetts	74.59	14.59	14.30	Virginia	30.39	9.52	9.18
Michigan	24.12	8.17	8.68	Washington	22.04	8.93	8.73
Minnesota	36.03	8.85	8.00	West Virginia	26.57	8.01	7.84
Mississippi	26.95	9.13	9.13	Wisconsin	27.91	3.56	8.22
Missouri	35.02	8.28	7.51	Wyoming	12.50	5.34	5.34
				United States			5.12

3. Death Rate of the White Population Five years old and Over
Excluding Cities of 25,000 and Over, by States and Divisions

	Death Rate		Death Rate
<i>Northeastern Division.</i>		<i>South-Central Division.</i>	
New Hampshire	15.60	Arkansas	9.95
Connecticut	15.37	Mississippi	9.13
Massachusetts	14.90	Tennessee	9.04
Rhode Island	14.57	Kentucky	8.77
Delaware	14.47	Louisiana	8.44
Vermont	14.12	Alabama	8.41
Maine	13.72		
New York	12.56		
New Jersey	12.26		
<i>Southeastern Division.</i>		<i>Northwestern Division.</i>	
Virginia	9.18	Oregon	7.03
Maryland	9.07	Washington	6.63
Florida	8.31	Montana	6.35
No. Carolina	7.92	Idaho	6.22
W. Virginia	7.84	South Dakota	6.09
So. Carolina	7.70	Utah	6.08
Georgia	7.15	Kansas	5.84
		Nebraska	5.41
<i>Mid-Central Division.</i>		Wyoming	5.34
Ohio	9.51		
Michigan	8.61	<i>Southwestern Division.</i>	
Pennsylvania	8.51	New Mexico	12.16
Illinois	8.48	Nevada	9.64
Wisconsin	8.22	California	9.37
Iowa	8.12	Utah	8.64
Minnesota	8.00	Texas	8.03
Missouri	7.51	Arizona	8.41
Iowa	7.21	Colorado	7.24
		Oklahoma	3.95

Summary—United States

N.E. Div.	13.53
S. C. Div.	8.97
S. W. Div.	8.60
N. C. Div.	8.37
S. E. Div.	8.14
N. W. Div.	5.98
U. S.	9.12

4. Death Rate of the Total Population; White Population, White Under 5, and Whites and Over in Cities of 25000 and Over.

Cities	Total	Total White	White Under 5	White 5 and Over	Cities	Total	Total White	White Under 5	White 5 and Over
Aaron	822	818	3187	5.37	Elmira N.Y.	1784	17.95	5730	1423
Albany N.Y.	25,50	25,34	8,688	14.26	Erie Pa.	11,03	11.09	1448	1067
Allegheny Pa.	20,15	20,06	77.65	12.67	Evansville Ind	16,65	14.90	6938	410
Allentown	856	857	31,86	6.00	Fall River Mass	24,84	24.87	11115	14.40
Altovra	19,12	19,11	78.21	10.11	Fort Wayne Ind	15,00	15.05	4791	1074
Atlanta Ga.	24,84	18,28	75.73	11.76	Gilveston Tex	24,58	24.37	71.69	1845
Auburn N.Y.	22,12	21,51	78.00	16.86	Gr Rapids Mich	13,11	13.05	5633	10.01
Augusta Ga.	27,42	18,63	66.21	13.30	Harrisburg Pa.	8,38	8.00	2070	674
Baltimore Ind	24,75	22,67	94.81	13.93	Hartford Conn	25,49	25.22	8642	1923
Bay City Mich	8,30	827	26.31	5.50	Haverhill Mass	14,81	14.81	5493	11.11
Binghamton N.Y.	17,11	17,00	3199	15.10	Hoboken N.J.	28,02	28.05	10708	1665
Birmingham Ala	42,94	35,14	129.99	25.88	Holyoke Mass	23,00	23.79	9944	1341
Boston Mass	24,79	22,35	100.90	14.62	Gouston Tex	7,15	5.65	1743	429
Bridgeport Conn	20,55	20,24	79.72	13.85	Indianapolis Ind	15,84	17.78	7422	12.20
Brockton Mass	15,64	15,69	59.55	10.89	Jersey City N.J.	27,51	27.48	11008	1686
Brooklyn N.Y.	25,54	25,41	99.48	15.97	Kansas City Kan	9,03	9.00	2827	526
Buffalo	19,90	19,83	72.64	11.74	Kansas City Mo.	19,24	17.54	8708	1004
Cambridge Mass	19,89	19,43	80.39	12.83	La Crosse Wis	8,45	8.43	2303	625
Canfield W.	24,42	23,56	99.25	14.71	Pancaester Pa.	10,87	10.76	2623	904
Canton O	8,36	8,40	2879	5.40	Lawrence Mass	29,04	29.06	14096	1760
Charleston S.C.	41,23	24,75	9234	17.61	Lincoln Neb	4,53	4.38	1368	251
Chattanooga Tenn	27,87	21,36	8643	14.18	Little Rock Ark	11,86	10.36	1734	956
Chelsea Mass	21,53	21,74	75.64	16.44	Long J. City N.Y.	22,55	22.61	8234	1328
Chicago Ill	21,06	21,03	85.14	11.53	Los Angeles Cal	20,00	19.53	5738	1553
Cincinnati O	22,36	21,93	8681	14.15	Louisville Ky	21,81	19.61	7493	1350
Cleveland	21,95	21,83	9361	12.11	Lowell Mass	27,31	27.42	13507	1652
Columbus	19,76	14,36	47.34	10.91	Lynn	18,03	17.61	6558	1304
Conington Tex	12,42	12,84	43.89	8.80	Manchester N.H.	20,96	20.99	11131	1207
Dallas Tex	18,44	18,36	60.43	13.38	Memphis Tenn	26,31	23.37	6951	1876
Davenport Ia	17,16	17,21	49.49	13.50	Milwaukee Wis	19,28	19.26	6917	1130
Dayton O	16,30	15,88	5678	11.21	Minneapolis Minn	14,81	14.76	5951	877
Denver Colo	24,21	24,56	103.12	16.70	Mobile Ala	33,82	26.05	7373	2123
Des Moines Ia	8,22	8,08	28.02	5.81					
Detroit Mich	20,42	20,36	8420	11.18					
Durango Ia	13,99	13,88	41.68	10.49					
Duluth Minn	6,10	6,15	25.58	3.73					
Elizabeth N.J.	20,81	20,67	81.13	12.90					

4. Continued.

Cities	Total	Total White	White Under 5	White 5 and Over	Cities	Total	Total White	White Under 5	White 5 and Over
Nashville Tenn	18.06	1439	41.98	11.42	Salt Lake City	6.51	6.51	20.90	3.68
Newark N.J.	29.04	28.67	116.82	17.63	San Antonio Tex	24.93	25.20	76.46	18.38
New Bedford Mass	23.98	23.63	112.78	14.38	San Francisco Calif	23.61	23.57	88.15	17.08
New Haven Conn	14.19	14.15	46.38	10.87	Savannah Ga	35.66	29.04	83.93	22.73
New Orleans La	28.40	25.41	87.33	17.93	Scranton Pa.	22.57	22.70	78.08	14.41
New York N.Y.	28.62	28.48	115.07	17.76	Seattle Wash	4.92	4.87	20.54	2.61
Norfolk Va	14.37	12.03	30.83	9.80	Sioux City Ia	5.24	5.29	19.88	3.40
Oakland Cal.	18.79	19.09	72.56	13.71	Somerville Mass	12.18	18.21	63.70	13.36
Omaha Neb	11.70	11.80	38.31	7.41	Springfield Ill	20.37	20.26	50.81	11.45
Paterson N.J.	23.73	23.62	98.84	13.95	Springfield O	17.87	17.96	56.86	13.22
Pawtucket R.I.	24.06	24.13	90.26	17.06	Syracuse N.Y.	19.66	19.74	66.32	14.77
Peoria Ill	18.04	18.39	67.40	13.06	Tacoma Wash	9.47	9.47	43.97	6.11
Philadelphia Pa	22.67	22.28	87.34	15.06	Taunton Mass	22.48	22.57	76.38	10.90
Pittsburg "	21.40	21.46	86.07	12.64	Terre Haute Ind	17.31	16.89	66.96	12.22
Portland Me.	18.80	18.69	56.90	15.51	Toledo O.	20.33	20.27	71.30	13.48
Portland Ore	7.65	8.25	17.88	7.50	Zephira Kans	7.39	5.58	22.05	3.69
Providence R.I.	22.66	22.28	87.83	16.08	Trenton N.J.	18.13	17.82	70.96	11.27
Quincy Ill	13.87	13.49	43.28	10.03	Troy N.Y.	27.02	27.08	102.84	19.77
Reading Pa	17.65	15.41	51.44	10.46	Utica N.Y.	22.06	22.08	64.58	17.05
Richmond Va	24.62	23.25	75.27	16.31	Washington D.C.	25.85	19.79	79.25	14.20
Rochester N.Y.	17.34	17.39	56.19	12.81	Waterbury Conn	20.56	20.56	76.10	13.43
Sacramento Cal	16.75	15.74	24.92	14.32	Wheeling W. Va	16.08	15.83	53.77	11.47
Saginaw Mich	9.50	9.54	26.40	7.46	Wilkesbarre Pa	10.05	10.10	29.46	7.33
St Joseph Mo	4.99	4.75	18.54	3.18	Williamsport "	6.96	6.83	20.24	5.26
St Louis "	19.13	18.15	67.87	11.82	Wilmington Del	20.95	18.57	75.77	12.33
St Paul Minn	16.82	16.74	70.99	8.68	Worcester Mass	19.10	19.14	71.90	13.31
Salem Mass	23.67	23.61	154.98	15.90	Yonkers N.Y.	17.89	17.82	65.68	12.03
					Youngstown O.	9.01	9.03	23.61	6.90

5. Death Rate of White Population Five Years Old and Over, in Cities of 25,000 and Over, by Divisions with Diagram.

Death Rate		Death Rate	
<i>Northeastern Division</i>			
19.77	Troy, N.Y.	14.38	New Bedford, Mass.
19.26	Albany, N.Y.	14.23	Erie, Pa.
19.23	Hartford, Conn.	13.95	Paterson, N.J.
17.76	New York, N.Y.	13.85	Bridgewater, Conn.
17.63	Newark, N.J.	13.53	Waterbury, Conn.
17.60	Lawrence, Mass.	13.41	Fitchburg, Mass.
17.06	Pawtucket, R.I.	13.38	Worcester, Mass.
17.05	Utica, N.Y.	13.36	Springfield, Mass.
16.90	Trenton, N.J.	13.28	Spring City, N.J.
16.86	Auburn, N.Y.	13.04	Providence, R.I.
16.86	Jersey City, N.J.	12.90	Elizabeth, N.J.
16.65	Hoboken, N.J.	12.83	Cambridge, Mass.
16.52	Somerville, Mass.	12.81	Rochester, N.Y.
16.44	Chelsea, Mass.	12.23	Wilmington, Del.
16.08	Providence, R.I.	12.07	Manchester, N.H.
15.97	Brooklyn, N.Y.	12.03	Yonkers, N.Y.
15.90	Salem, Mass.	11.74	Buffalo, N.Y.
15.51	Portland, Me.	11.45	Springfield, Mass.
15.10	Binghamton, N.Y.	11.27	Trenton, N.J.
14.77	Syracuse, N.Y.	11.11	Governors Island, N.Y.
14.71	Canton, N.Y.	10.89	Brockton, Mass.
14.62	Boston, Mass.	10.87	New Haven, Conn.
14.40	Fall River, Mass.		

Death Rate	5 Continued.	Death Rate
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North Central Division

13.06	Philadelphia Pa	3.73	Duluth Minn
14.33	Syracuse N.Y.	3.40	St. Paul Minn
14.15	Pittsburgh O	3.18	St. Louis Mo
13.20	Des Moines Ia		
13.40	Altoona Pa		
13.22	Springfield O		
13.06	Feville Ill		
12.67	Allegheny Pa		
12.64	Pittsburg Pa		
12.22	Terre Haute Ind		
12.20	Indianapolis Ind		
12.11	Cleveland O		
11.82	St. Louis Mo		
11.53	Chicago Ill		
11.30	Milwaukee Wis		
11.21	Dayton O		
11.18	Detroit Mich		
10.96	Reading Pa		
10.91	Columbus O		
10.79	At. N. West Ind		
10.22	Errie Pa		
10.49	Dubuque Ia		
10.11	Allentown Pa		
10.04	Kansas City Mo		
10.03	Quincy Ill		
10.01	Br. Rapids Mich		
9.10	Evansville Ind		
9.04	Pittsfield Pa		
8.77	Minneapolis Mn		
8.68	St. Paul Minn		
7.45	Saginaw Mich		
7.33	Minneapolis		
6.40	Huntington		
6.39	Garrison O		
6.25	Bethpage N.Y.		
6.10	Albionton O		
5.81	West Monroe La		
5.50	Bay City Mich		
5.40	Portland O		
5.36	Oregon O		
5.26	11 C. Penn		
5.26	Williamsport Pa		

Death Rate

Southeastern Division

22.73	Savannah Ga
17.61	Charleston S.C.
16.31	Richmond Va
14.20	Washington D.C.
13.93	Baltimore Md
13.30	Augusta Ga
11.76	Atlanta Ga
11.47	Wheeling W.Va
9.85	Norfolk Va

South Central Division

22.88	Birmingham Ala
21.93	Mobile Ala
18.96	Memphis Tenn
17.93	New Orleans La
14.18	Chattanooga Tenn
13.50	Louisville Ky
11.42	Nashville Tenn
9.56	Little Rock Ark
8.80	Corning Ky

Northwestern Division

7.50	Portland Ore
7.41	Oreallalet
6.11	Seattle Wash
3.64	Tacoma Wash
2.61	Spokane Wash
2.51	Longview Wash

Southwestern Division

18.45	Galveston Tex
18.38	San Antonio Tex
17.68	San Francisco Cal
16.70	Denver Colo
15.55	Los Angeles Cal
14.32	Sacramento Cal
13.71	Oakland Cal
13.38	Dallas Tex
4.29	Houston Tex
3.68	Santa Barbara

Death Rate of White Population Five Years Old and
 Over with Distinction of Cities of 25,000 and Over and
 Remainder of Population, with Diagram
Note - Only those States which contain cities of
 25,000 or over are included in this Table.

Alabama

25.88	Birmingham
21.23	Mobile
8.41	Rem of State

Illinois

13.06	Peoria
11.53	Chicago
10.03	Quincy
8.48	Rem of State

Arkansas

9.56	LITTLE ROCK
9.95	Rem of State

California

17.68	San Francisco
15.55	Sac. Angeles
14.32	Sacramento
13.71	Oakland
9.57	Rem of State

Colorado

16.70	Denver
7.24	Rem of State

Connecticut

19.23	Hartford
13.85	Bridgeport
13.53	Waterbury
10.87	New Haven
15.37	Rem. of State

Delaware

12.23	Wilmington
14.47	Rem of State

Georgia

22.73	Savannah
13.30	Augusta
11.76	Atlanta
7.15	Rem of State

Indiana

12.22	Terre Haute
12.20	Indianapolis
10.79	Fort Wayne
9.10	Evansville
8.12	Rem of State

Iowa

13.50	Davenport
10.44	Dubuque
5.81	Des Moines
3.40	SIOUX CITY
7.27	Rem of State

Kansas

5.26	NE Man
3.69	Topeka
5.94	Rem of State

Kentucky

13.30	Louisville
8.80	Covington
8.75	Rem of State

Louisiana

12.93	New Orleans
8.44	Rem. of State

Maine

15.51	Portland
13.72	Rem of State

Maryland

13.93	Baltimore Md
9.07	Rem of State

6. Continued

Massachusetts

12.60	Dawrence
16.40	Taunton
16.52	Dowell
16.44	Chelsea
15.90	Salem
14.62	Boston
14.40	Fall River
14.38	New Bedford
13.41	Holyoke
13.36	Somerville
13.31	Worcester
13.04	Lynn
12.83	Cambridge
11.45	Springfield
11.11	Haverhill
10.89	Brockton
14.90	Rem of state

Michigan

11.18	Detroit
10.01	Gr Rapids
7.46	Saginaw
5.50	Big City
8.68	Rem of state

Minnesota

8.77	Minneapolis
8.68	St Paul
3.73	Duluth
8.00	Rem of state

Missouri

11.82	St Louis
10.04	Kansas City
3.18	St Joe
7.51	Rem of state

Nebraska

7.41	Omaha
2.51	Lincoln
3.41	Rem of state

New Hampshire

12.07	Manchester
15.60	Rem of state

New Jersey

17.63	Newark
16.76	Jersey City
16.65	Hoboken
14.71	Danvers
13.77	Peterson
12.90	Elizabeth
11.77	Trenton
12.26	Rem of state

New York

19.77	Iroquois
19.26	Albany
17.76	New York
17.05	Utica
16.86	Auburn
15.97	Brooklyn
15.10	Binghamton
14.77	Syracuse
14.23	Elmira
13.28	Long Island
12.81	Rochester
12.03	Glovers
11.74	Buffalo
12.56	Rem of state

Ohio

14.15	Cincinnati
13.46	Toledo
13.22	Springfield
12.11	Cleveland
11.21	Dayton
10.91	Columbus
6.92	Youngstown
3.40	Canton
5.36	Akron
9.11	Rem of state

Oregon

7.50	Portland
7.03	Rem of state

6 Concluded

Pennsylvania

15.26	Philadelphia
14.43	Seranton
12.67	Allentown
12.64	Pittsburgh
10.95	Reading
10.67	Erie
10.11	Altoona
9.04	Duncansville
7.33	Wilkes-Barre
6.54	Harrisburg
6.00	Allentown
5.26	Williamsport
3.51	Penn. state

Texas

18.45	Balverton
18.38	San Antonio
13.38	Dallas
4.34	Houston
3.63	Penn. state

Utah

3.60	Salt Lake
3.63	Penn. state

Virginia

16.31	Richmond
9.88	Fairfax
9.18	Penn. state

Rhode Island

17.06	Pawtucket
16.08	Providence
14.57	Penn. state

Washington

6.11	Seattle
2.61	Spokane
6.63	Penn. state

South Carolina

17.61	Charleston
7.70	Penn. state

West Virginia

11.47	Wheeling
7.84	Penn. state

Tennessee

18.96	Memphis
14.18	Chattanooga
11.42	Nashville
9.04	Penn. state

Wisconsin

11.30	Milwaukee
6.25	Decorah
8.22	Penn. state

7. Death Rate of White Population Five Years Old and Over by States and Divisions: - Comparing the Aggregate of Cities of 25,000 and Over in each State and Division with the rate of the remainder of population.

	Death Rate Excluding Cities of 25,000 and Over	Cities of 25,000 and Over		Death Rate Excluding Cities of 25,000 and Over	Cities of 25,000 and Over	
		Death Rate Aggregate	% Excess over Rem. of pop.		Death Rate Aggregate	% Excess over Rem. of pop.
<i>Northeastern Division</i>						
Vermont	14.12	---	---	Mississippi	9.13	---
Connecticut	15.37	14.02	-	Arkansas	9.95	9.56
Delaware	14.47	12.23	-	Kentucky	8.75	12.52
Massachusetts	14.90	14.29	-	Tennessee	9.04	14.62
New Hampshire	15.60	12.07	-	Louisiana	8.44	17.93
Rhode Island	14.67	16.23	11.53	Alabama	8.41	23.37
Maine	13.72	14.51	13.05	Division	8.97	15.50
New Jersey	12.26	15.24	28.88			72.80
New York	12.56	16.43	30.81			
Division	13.53	15.71	16.11			
<i>Southeastern Division</i>						
Florida	8.31	---	---	Montana	6.38	---
No. Carolina	7.92	---	---	North Dakota	6.22	---
W. Virginia	7.84	11.47	46.30	South Dakota	6.09	---
Maryland	9.07	13.93	53.58	Idaho	6.08	---
Virginia	9.18	14.54	58.38	Wyoming	5.34	---
Georgia	7.15	15.07	110.77	Texas	5.94	4.51
So. Carolina	7.70	17.61	128.70	Washington	6.63	4.02
Division	8.74	14.16	73.96	Oregon	2.03	7.51
<i>North-Central Division</i>						
Minnesota	8.00	8.22	25.1	Nebraska	5.41	6.10
Iowa	7.27	7.60	4.54	Division	5.98	5.47
Michigan	8.68	9.49	15.09			
Ohio	9.51	12.16	27.87			
Wisconsin	8.22	10.74	30.66			
Illinois	8.48	11.45	36.20			
Indiana	8.12	11.26	38.67			
Missouri	7.51	10.74	43.01			
Pennsylvania	8.51	13.50	58.64			
Division	8.37	11.73	40.14			
<i>South Central Division</i>						
Mississippi	9.13	---	---			
Arkansas	9.95	9.56	---			
Kentucky	8.75	12.52	43.09			
Tennessee	9.04	14.62	61.12			
Louisiana	8.44	17.93	112.44			
Alabama	8.41	23.37	177.88			
Division	8.97	15.50	72.80			
<i>Northwestern Division</i>						
Montana	6.38	---	---			
North Dakota	6.22	---	---			
South Dakota	6.09	---	---			
Idaho	6.08	---	---			
Wyoming	5.34	---	---			
Texas	5.94	4.51	---			
Washington	6.63	4.02	---			
Oregon	2.03	7.51	6.83			
Nebraska	5.41	6.10	12.74			
Division	5.98	5.47	---			
<i>Southwestern Division</i>						
Oklahoma	3.92	---	---			
Arizona	8.45	---	---			
Nevada	9.64	---	---			
Colorado	7.24	16.70	130.66			
New Mexico	12.16	---	---			
Utah	2.64	3.68	---			
Texas	8.63	14.54	68.48			
California	9.57	16.74	74.92			
Division	8.80	15.30	73.86			
<i>Summary United States</i>						
NE Div	13.53	15.91	16.11			
S.E Div	8.14	14.16	73.96			
W.C. Div	8.37	11.73	40.14			
S. C. Div	8.97	15.50	72.80			
N.W. Div.	5.98	5.47	---			
S.W. Div	8.80	15.30	73.86			
Aggregate	9.12	13.64	49.67			

Note by the Compiler

The Death Rate of the White Population Five years old and Over with the Cities of 25,000 and Over excluded is expressed by a much lower ratio than that of the aggregate population.

The death rate of the colored population is avoided, the high death rate of children under five is omitted, and the effect of the congestion of population in the cities is eliminated. But while there is a considerable reduction of ratios for the different States and Divisions their relation to each other is not materially changed.

The extremes are relatively as far apart as ever. The death rate of the Northeastern Division is still more than double that of the Northwestern Division.

As stated in the paragraph following Part I, the country is too big, the variation of conditions too great and the extremes both geographically and mathematically are too far apart to ever be brought under a common average without a total sacrifice of accuracy. A mortality table based upon the whole population or one based upon selected lives from all parts of the country must necessarily fail to correctly represent the death rate of the United States which is not the same in different localities nor under widely varying conditions.

The death rate of the cities too, in contra-distinction from that of the smaller towns and country districts is a factor too important to be overlooked. Congestion of population, bad sanitary conditions, irregular or unnatural habits and the general strain of city life are elements that must inevitably enter into the problem of life contingencies.

Part IV. Death Rate of Males in 160 Specified Occupations by Groups of Ages Arranged in 88 Sub-Groups and Eight General Divisions.

1. Manufacturing and Mechanical Pursuits - 68 Occupations
- 44 Sub-groups
2. Merantile and Trading - 7 Occupations counting Merchants and Dealers as one - 5 Sub-groups.
3. Transportation Mining Quarrying - 9 Occupations
- 5 Sub-groups.
4. Personal Service and Entertainment - 13 Occupations
- 10 Sub-groups
5. Police Military Naval and Other Water Service - 12 Occupations - 6 Sub-groups
6. Official and Clerical - 16 Occupations - 6 Sub-groups.
7. Professional and Semi-Professional - 19 Occupations - 10 Sub-groups.
8. Agricultural and Other Outdoor Pursuits - 16 Occupations - 5 Sub-groups.
9. Comparison of Death Rate in certain Specified Occupations in England and the United States - by Groups of Ages.
10. Death Rate of Females in certain Specified Occupations by Groups of Ages.

The data for the death rate in various occupations is drawn from the Northeastern Division of States excepting Maine and Delaware and including the District of Columbia.

I. Manufacturing and Mechanical Pursuits.

Occupations Sub-Groups		Age Groups	Persons Occupied	Deaths Rate	Death Rate in which they appear	Death Rate in whole population for stage
1	Clock and Watch makers, Repair ers and Artisans	15 - 24	2 45.0	43	1.255	5.10
		25 - 44	4 05.6	128	31.36	1.15
		45 - 64	1 66.4	81	48.65	2.10
	All ages one 65 and over Cities of 25,000 and over Remainder of District			35.69		3.0
2	Welders	15 - 24	4 82	7	145.2	1.1
		25 - 44	1 85.8	14	25.3	
		45 - 64	1 67.7	28	16.70	
	All ages one 65 and over Cities of 25,000 and over Remainder of District			22.17		3.35
3	Cookers	15 - 24	1 982	10	5.05	1
		25 - 44	5 23.0	58	11.09	
		45 - 64	3 36.7	86	25.52	
	All ages one 65 and over Cities of 25,000 and over Remainder of District			21.48		3.35
4	Natural Gas Makers	15 - 24	4 143	26	6.28	1.69
		25 - 44	7 05.9	136	19.22	
		45 - 64	2 52.7	77	30.47	
	All ages one 65 and over Cities of 25,000 and over Remainder of District			19.48		3.35
5	Gumsmouths, Stockmen and Bellhangers	15 - 24	1 254	7	5.98	1
		25 - 44	1 739	25	14.38	
		45 - 64	7 88	22	27.92	
	All ages one 65 and over Cities of 25,000 and over Remainder of District			17.57		3.35
				21.53		
				8.78		

1 Continued

Occupations Sub-groups:		Age	Persons Occupied	Deaths Rate	Death General or偶然的 in which they appear	Death for the age groups
6	Millers (Flour-mill)	15 - 24	863	6	6.95	5
		25 - 44	3306	16	4.84	
		45 - 64	2236	42	18.78	
All ages one Cities of 25000 and over		1734				
7	Plasterers and Whitewashers	15 - 24	1433	14	9.77	
		25 - 44	3711	49	13.20	
		45 - 64	1682	43	25.56	
All ages one Cities of 25000 and over		1734				
8	Tailors	15 - 24	12688	53	4.18	
		25 - 44	24730	212	8.97	
		45 - 64	11459	336	28.17	
All ages one Cities of 25000 and over		1644				
9	Cigar-makers and Tobacco Workers	15 - 24	6563	18	2.31	
		25 - 44	12666	175	13.82	
		45 - 64	4164	134	32.42	
All ages one Cities of 25000 and over		1627				
10	Masons (Brick and stone)	15 - 24	8775	44	5.01	
		25 - 44	23925	217	9.02	
		45 - 64	14050	269	19.13	
All ages one Cities of 25000 and over		1548				
Remainder of District		1672				
		1303				

I Continued

Occupations Sub-groups	Age Groups	Persons Occupied	Deceased	Death Rate	The short period and/or detached houses for the old and among the the general or normal death rate of the whole population for the age groups in which they occur 25 30 35 40 45 50
11 Blacksmiths	15-24 25-44 45-64	8348 22617 12934	38 204 240	4.65 9.02 10.56	
	All ages in Grand Total				
	Cities of 25,000 and over				
	Remainder of District				
12 Cabinet Makers and Upholsters	15-24 25-44 45-64	4061 10097 5160	18 94 913	4.43 9.31 21.90	
	All ages in Grand Total				
	Cities of 25,000 and over				
	Remainder of District				
13 Boot and Shoe Makers	15-24 25-44 45-64	24052 41179 23197	121 346 506	6.03 8.65 21.26	
	All ages in Grand Total				
	Cities of 25,000 and over				
	Remainder of District				
14 Butchers	15-24 25-44 45-64	7986 15972 5487	41 189 144	5.13 11.83 26.24	
	All ages in Grand Total				
	Cities of 25,000 and over				
	Remainder of District				
15 Brewers Dist. Wine and Rectifiers	15-24 25-44 45-64	879 4361 1340	9 34 42	10.24 8.03 31.34	
	All ages in Grand Total				
	Cities of 25,000 and over				
	Remainder of District				
					1.09

1 Continued.

Occupations Sub-Groups	Age	Persons Occupied	Deaths Rate	Death Rate in which they appear	18	16	14	12	10	25	30	35	40	45	50
16 Bakers and Confectioners.	15 - 24	7,648	3.6	42.2											
	25 - 44	14,344	1.61	11.5											
	45 - 64	5,237	1.49	28.45											
	All ages inc 65 and over	14,916													
	Cities of 25,000 and over	15,291													
	Remainder of District	9,411													
17 Bootmakers.	15 - 24	2,036	1.0	45.1											
	25 - 44	2,474	4.3	16.67											
	45 - 64	1,090	1.5	3.76											
	All ages inc 65 and over	14,510													
	Cities of 25,000 and over	14,801													
	Remainder of District	1,023													
18 Marble and Stone Cutters	15 - 24	5,412	2.4	44.3											
	25 - 44	14,074	1.60	11.37											
	45 - 64	5,108	1.14	22.32											
	All ages inc 65 and over	13,841													
	Cities of 25,000 and over	18,041													
	Remainder of District	7,657													
19 Carpenters and Joiners	15 - 24	24,650	1.05	42.6											
	25 - 44	14,792	1.32	21.11											
	45 - 64	46,755	1.76	16.60											
	All ages inc 65 and over	13,778													
	Cities of 25,000 and over	14,000													
	Remainder of District	1,340													
20 Engineers and Surveyors (not locomotive)	15 - 24	4,626	4.1	88.6											
	25 - 44	21,728	2.18	10.03											
	45 - 64	9,533	1.82	14.62											
	All ages inc 65 and over	13,517													
	Cities of 25,000 and over	15,18													
	Remainder of District	8,84													

This short handwritten sketch lines on the diagram indicate the general form and death rate of the whole population for the age groups in which they appear

1. Continued

Occupations	Age 2 in years	Persons employed	Deaths Date	Death Rate	General average for normal death rate of each age group in which they appear	General average for normal death rate of each age group in which they appear
Sub-Scribes	16-24	2107	15	5.54	5.54	5.54
21 Harness Saddles	25-44	6304	51	9.61	9.61	9.61
Painters 21st	45-64	3228	60	18.59	18.59	18.59
Leather Ware Workers	All ages under 65 and over below 25000 and over 25000 and District	1331	16.00	16.00	16.00	16.00
22 Painters Glaziers and Glassitors	15-24	18016	74	4.11	4.11	4.11
	25-44	41488	440	10.86	10.86	10.86
	45-64	16765	370	20.06	20.06	20.06
	All ages under 65 and over below 25000 and over 25000 and District	1304	14.01	14.01	14.01	14.01
23 Electricians and Streetfitters	15-24	245	5	20.41	20.41	20.41
	25-44	404	5	12.38	12.38	12.38
	45-64	107	-	-	-	-
	All ages under 65 and over below 25000 and over 25000 and District	1299	1299	1299	1299	1299
24 Turners and Dishwashers	15-24	5306	29	5.47	5.47	5.47
	25-44	8107	92	11.35	11.35	11.35
	45-64	2992	65	21.72	21.72	21.72
	All ages under 65 and over below 25000 and over 25000 and District	1216	1304	1304	1304	1304
25 Photographers	15-24	1160	9	7.76	7.76	7.76
	25-44	2300	16	6.96	6.96	6.96
	45-64	922	22	23.86	23.86	23.86
	All ages under 65 and over below 25000 and over 25000 and District	1146	990	990	990	990
	Cinematograph District	1636	-	-	-	-

The short horizontal dotted lines in this diagram indicate the
general normal death rate of the whole population for the
age groups which they appear.

25 30 35 40 45 50

Continued.

Occupations Sub-Districts		Age	Persons Deceased	Deaths Received	Death Rate	General or normal death rate of the whole population for the Age in excess of which they appear.	The short periodular death rate in the district in excess of the general or normal death rate of the whole population for the Age in excess of which they appear.
26	Machinists	15-24	21.134	104	51.16	15	2.0
		25-44	35.404	292	82.25		2.5
		45-64	14.803	276	18.64		3.0
		All ages in Grand Total Cities of 25,000 and over	11.137			3.6	3.5
		Remainder of District	12.61			4.0	4.0
27	Compositors, Printers and Pressmen	15-24	16.474	81	49.2		
		25-44	16.608	193	11.62		
		45-64	4.596	98	21.32		
		All ages in Grand Total Cities of 25,000 and over	11.08				
		Remainder of District	11.35				
28	Artificial Hair and Paper Box Makers.	15-24	1.766	5	283		
		25-44	1.4584	23	1452		
		45-64	4.47	13	29.08		
		All ages in Grand Total Cities of 25,000 and over	10.79				
		Remainder of District	12.79				
29	Blacksmiths and Scourers.	15-24	1.976	8	40.6		
		25-44	3.352	19	5.67		
		45-64	1.477	38	25.73		
		All ages in Grand Total Cities of 25,000 and over	10.28				
		Remainder of District	11.34				
30	Leather Curriers Dressers and Finishers and Tanners.	15-24	5.155	21	14.07		
		25-44	9.998	67	6.70		
		45-64	4.174	72	17.23		
		All ages in Grand Total Cities of 25,000 and over	10.26				
		Remainder of District	11.38				
			6.19				

1. Continued

1. Conclusion

41. Occupations									
Sub-Groups									
36. Brass Foundry and Copper- smiths.									
Occupations	Age Groups	Persons Employed	Death Rate	Death Rate	Number of Deaths	Rate	Number of Deaths	Rate	Number of Deaths
Sub-Groups	15 - 24	4,114	27	6.36	27	1.16	3,74	1.16	3,74
	25 - 44	5,749	45	7.83	45	1.51	5,363	1.51	5,363
	45 - 64	1,794	28	15.61	28	1.21	16	1.21	16
37. Gas Works Employees									
Occupations	Age Groups	Persons Employed	Death Rate	Death Rate	Number of Deaths	Rate	Number of Deaths	Rate	Number of Deaths
Sub-Groups	15 - 24	323	2	6.19	2	1.16	3,74	1.16	3,74
	25 - 44	1,153	4	3.46	4	0.73	9	0.73	9
	45 - 64	530	9	16.36	9	1.71	24	1.71	24
38. Mill and Factory Opera- tives (Cotton)									
Occupations	Age Groups	Persons Employed	Death Rate	Death Rate	Number of Deaths	Rate	Number of Deaths	Rate	Number of Deaths
Sub-Groups	15 - 24	5,6081	297	51.30	297	1.16	3,74	1.16	3,74
	25 - 44	49,473	361	7.30	361	1.21	5,363	1.21	5,363
	45 - 64	17,581	243	13.82	243	1.71	16	1.71	16
39. Paper Mill Operators.									
Occupations	Age Groups	Persons Employed	Death Rate	Death Rate	Number of Deaths	Rate	Number of Deaths	Rate	Number of Deaths
Sub-Groups	15 - 24	3,838	19	4.93	19	1.16	3,74	1.16	3,74
	25 - 44	5,322	23	4.32	23	1.21	5,363	1.21	5,363
	45 - 64	1,721	21	12.29	21	1.71	16	1.71	16
40. Rubber Factory Operators.									
Occupations	Age Groups	Persons Employed	Death Rate	Death Rate	Number of Deaths	Rate	Number of Deaths	Rate	Number of Deaths
Sub-Groups	15 - 24	3,164	11	3.48	11	1.16	3,74	1.16	3,74
	25 - 44	4,172	24	5.75	24	1.21	5,363	1.21	5,363
	45 - 64	1,269	15	11.82	15	1.71	16	1.71	16

2. Mercantile and Trading.

Occupations Sub-Groups	Age	Persons Occupied	Death Rate	The short period death rate in the population according to the age through which they appear
1. <i>Merchants and dealers in chemical and Drugs.</i>	15-24	1,868	2.0	1.071
	25-44	5,494	6.3	1.147
	45-64	2,015	5.6	2.779
	All ages in 65 and over.			
	Cities of 25,000 and over.	16.19		
	Remainder of District	12.65		
	25-44	4,17	2	4.80
	45-64	4,740	6.5	13.71
	45-64	2,004	5.1	2.545
	All ages in 65 and over.			
	Cities of 25,000 and over.	17.26		
	Remainder of District	17.93		
	15-24	17,779	8.1	4.56
	25-44	88,397	6.36	7.19
	45-64	63,203	9.80	18.42
	All ages in 65 and over.			
	Cities of 25,000 and over.	14.66		
	Remainder of District	15.51		
	15-24	5,298	2.4	4.53
	25-44	10,841	1.15	1.061
	45-64	6,013	1.15	2.294
	All ages in 65 and over.			
	Cities of 25,000 and over.	14.11		
	Remainder of District	15.52		
	15-24	28,075	6.1	2.17
	25-44	39,982	2.31	5.26
	45-64	11,414	1.48	12.97
	All ages in 65 and over.			
	Cities of 25,000 and over.	5.80		
	Remainder of District	6.08		
5. Commercial Travelers and Salesmen.				

3 Transportation Planning Summary

4 Personal Service and Entertainment

Occupations Sub-Sources		Age Groups	Persons Occupied	Deaths Rate	Death General or Mortal Death Rate 2 years in which they appear.	Death General or Mortal Death Rate 5 years in which they appear.	The short or intermediate period during the duration indicated the age at which they appear.
1 Day laborers. (not including farm laborers.)		15 - 24 25 - 44 45 - 64	89,141 177,453 92,963	1.048 3.153 3.148	11.26 17.77 33.86	1.0 1.0 1.0	26 25 25
	All ages inc. 65 and over. Cities of 25,000 and over. remainder of District.			25.26 29.02 18.53			50 45 40 35 30
2 Undertakers		15 - 24 25 - 44 45 - 64	500 1,854 1,089	3 17 26	600 9.17 23.88		
	All ages inc. 65 and over. Cities of 25,000 and over. remainder of District			24.99 19.00 22.74			
3 Janitors and Sextons.		15 - 24 25 - 44 45 - 64	772 3,811 3,358	3 45 6.9	3,89 11.81 20.55		
	All ages inc. 65 and over. Cities of 25,000 and over. remainder of District.			17.15 16.97 18.37			
4 Hotel and Boarding House keepers.		15 - 24 25 - 44 45 - 64	404 6,550 5,751	1 6.0 8.9	248 9.16 15.48		
	All ages inc. 65 and over. Cities of 25,000 and over. remainder of District			14.93 18.73 11.86			
5 Saloon, Restau- rant, keepers, Bartenders &c. (see note 6 at end of book)		15 - 24 25 - 44 45 - 64	8475 24,105 7,652	75 332 1.55	8.85 13.77 20.26		
	All ages inc. 65 and over. Cities of 25,000 and over. remainder of District			14.40 16.35 9.25			

4. Continued

Decupltions Sub-groups	Age	Persons employed	Deaths Rate	Death General or abnormal deaths 5 per mille in which they appear.	The short period during which lives are shortened indicate the rate of death or mortality in which they appear.
6 Professional Murses.	15 - 24	604	4	6.61	
	25 - 44	1370	14	10.22	
	45 - 64	462	10	21.65	
All ages inc 65 and over					
Cities of 25000 and over					
Remainder of District					
7 Servants.	15 - 24	19823	110	5.35	
	25 - 44	31953	404	12.64	
	45 - 64	8133	220	27.05	
All ages inc 65 and over					
Cities of 25000 and over					
Remainder of District					
8 Barbers and Hairdressers.	15 - 24	6773	50	7.8	
	25 - 44	13051	154	11.85	
	45 - 64	2652	66	24.89	
All ages inc 65 and over					
Cities of 25000 and over					
Remainder of District					
9 Sailmakers.	15 - 24	1593	10	5.02	
	25 - 44	4864	54	11.10	
	45 - 64	748	22	29.41	
All ages inc 65 and over					
Cities of 25000 and over					
Remainder of District					
10 Messenger Boys	15 - 24	12910	28	2.17	
	25 - 44	816	9	11.03	
	45 - 64	527	6	11.39	
All ages inc 65 and over					
Cities of 25000 and over					
Remainder of District					

5 Police, Military, Naval and Other Water Service.

Occupations Sub-groups		Age	Persons employed	Deaths Occupied	Deaths Rate	Death General or infantile death rate of the whole population for the age in which they die per 1,000 of their age group.	Remarks for reference
1	Cormorons Sailors.	15-24	2,856	74	25.91	30.19	Others of 25 and over. 14.51
		25-44	8,256	184	22.29	30.19	Others of 25 and over. 14.51
		45-64	5,146	204	39.64	30.19	Others of 25 and over. 14.51
	All ages in 65 and over. Cities of 25,000 and over. Remainder of District.			3,971		30.19	Others of 25 and over. 14.51
2	Soldiers Sailors and Marines (Time of Peace)	15-24	1,704	8	4.68	30.18	Others in 65 and over. 7.43
		25-44	3,637	43	11.82	30.18	Others in 65 and over. 7.43
		45-64	1,011	65	64.29	30.18	Others in 65 and over. 7.43
	All ages in 65 and over. Cities of 25,000 and over. Remainder of District			2266		30.18	Others in 65 and over. 7.43
3	Boatmen and Canal men.	15-24	2,247	19	8.46	30.18	Others in 65 and over. 7.43
		25-44	3,853	59	15.31	30.18	Others in 65 and over. 7.43
		45-64	1,994	61	30.39	30.18	Others in 65 and over. 7.43
	All ages in 65 and over. Cities of 25,000 and over. Remainder of District			2973		30.18	Others in 65 and over. 7.43
4	Policemen, Watchmen, and Directors.	15-24	1,203	10	8.31	30.18	Others in 65 and over. 7.43
		25-44	13,413	144	10.74	30.18	Others in 65 and over. 7.43
		45-64	9,774	181	18.52	30.18	Others in 65 and over. 7.43
	All ages in 65 and over. Cities of 25,000 and over. Remainder of District			1622		30.18	Others in 65 and over. 7.43
5	Pilots	15-24	935	5	5.78	30.18	Others in 65 and over. 7.43
		25-44	865	5	5.78	30.18	Others in 65 and over. 7.43
		45-64	596	7	11.74	30.18	Others in 65 and over. 7.43
	All ages in 65 and over. Cities of 25,000 and over. Remainder of District			1,918		30.18	Others in 65 and over. 7.43
	Remainder of District			427		30.18	Others in 65 and over. 7.43

6 Officer and Clerical

Y Professional design-Professional

7 Continued

	<u>Occupations</u>	<u>Age Groups</u>	<u>Person</u>	<u>Deaths</u>	<u>Death Rate</u>	<u>The short biannual or detached bars represent the average death rate for the year.</u>
6	<u>Actors</u>	15 - 24 25 - 44 45 - 64	943 1588 301	1 27 8	1.84 17.00 26.58	25 30 35 40 45 50
	<u>All ages in 65 and over.</u>					
	<u>Cities of 25000 and over.</u>					
	<u>Remainder of District.</u>					
7	<u>Dentists.</u>	15 - 24 25 - 44 45 - 64	725 2396 1166	2 20 24	2.76 8.35 20.38	
	<u>All ages in 65 and over.</u>					
	<u>Cities of 25000 and over.</u>					
	<u>Remainder of District.</u>					
8	<u>Architects</u>	15 - 24 25 - 44 45 - 64	3008 6908 2461	19 56 44	6.32 9.48 18.22	
	<u>Art Teachers</u>					
	<u>Art Designers</u>					
	<u>Draftsmen.</u>					
	<u>All ages in 65 and over.</u>					
	<u>Cities of 25000 and over.</u>					
	<u>Remainder of District.</u>					
9	<u>Teachers in Schools.</u>	15 - 24 25 - 44 45 - 64	2755 6828 2230	8 36 32	2.90 6.18 14.35	
	<u>All ages in 65 and over.</u>					
	<u>Cities of 25000 and over.</u>					
	<u>Remainder of District.</u>					
10	<u>Civil Engineers and Surveyors.</u>	15 - 24 25 - 44 45 - 64	3253 7008 2455	4 22 24	1.23 3.14 9.39	
	<u>All ages in 65 and over.</u>					
	<u>Cities of 25000 and over.</u>					
	<u>Remainder of District.</u>					

8 Agricultural and Other Outdoor Pursuits.

Decimations Sub-groups		Age	Females Occupied	Deaths	Death Rate	The short horizontal dotted lines in the diagram indicate the Strength of a single death rate of the whole population for the age groups in which they appear 1.0 1.5 2.0 2.5 3.0 3.5 4.0 4.5 5.0				
1 Stock Raisers	15-24	181	2	11.05						
Gardeners and Drovers.	25-44	461	4	8.68						
	45-64	298	7	23.45						
Allagash 65 and over. Cities of 5000 and over. Penobscot County District.				1.944						
2 Gardeners, Glorists, Nur- serymen and Florists.	15-24	3010	15	4.68						
	25-44	8812	42	5.87						
	45-64	7268	121	16.64						
Allagash 65 and over. Cities of 5000 and over. Penobscot County District.				1.975						
3 Farmers and Gardeners	15-24	658	2	3.04						
	25-44	1633	13	7.96						
	45-64	805	14	12.39						
Allagash 65 and over. Penobscot County District.				1.311						
4 Farmers, Planters, Provision and Green-haters.	15-24	140386	325	2.32						
	25-44	237487	740	3.33						
	45-64	191452	1791	9.35						
Allagash 65 and over. Cities of 5000 and over. Penobscot County District.				1.953						
5 Telephone and Telephone Data.	15-24	1558	3	1.88						
Men and Electric Light men (seventy at end of book).	25-44	2339	17	7.27						
	45-64	297	3	10.10						
Allagash 65 and over. Cities of 5000 and over. Penobscot County District.				5.33						
				5.07						
				1.75						

9. Comparison of Death Rate in certain Specified Occupations in England and the United States by Groups of Ages.

England 1880-1882			United States - Northeastern Division except Pennsylvania and Delaware and including the District of Columbia		
Occupations	25-44	45-64	* Occupations	25-44	45-64
Bakers and Confectioners	8.70	26.12	Bakers and Confectioners	11.19	28.45
Tailors	10.73	26.47	Tailors	8.57	28.17
Apothecaries, Pharmacists &c	10.58	25.16	Apothecaries, Pharmacists &c	11.47	27.79
Butchers	12.16	29.08	Butchers	11.83	26.24
Musicians and Teachers of Music	13.78	32.30	Musicians and Teachers of Music	10.59	25.65
Plasterers and Whitewashers	7.79	25.07	Plasterers and Whitewashers	13.20	25.56
Cabinetmakers, Upholsterers	9.55	24.77	Cabinetmakers, Upholsterers	9.31	21.70
Sawyers	7.54	23.13	Sawyers	8.50	21.68
Boot and Shoemakers	9.31	23.36	Boot and Shoemakers	8.65	21.26
Physicians and Surgeons	11.57	28.03	Physicians and Surgeons	9.52	21.15
Blacksmiths	9.27	25.67	Blacksmiths	9.02	18.56
Carpenters and Joiners	7.77	21.74	Carpenters and Joiners	7.11	16.60
Clergymen	4.64	15.93	Clergymen	5.88	14.72
Teachers in Schools	6.41	19.84	Teachers in Schools	6.18	14.35
Bookbinders	11.73	29.72	Bookbinders	16.67	13.76
Barbers and Hairdressers	13.64	33.25	Barbers and Hairdressers	11.80	24.84
Com. Travelers & Salesmen	9.04	25.03	Com. Traders & Salesmen	5.78	12.97

* See note 8 at end of book

10. Death Rate of Females in certain Specified Occupations by Groups of Ages

* Occupations	15-24	25-44	45-64	65 & over	Cities	Rest of District	Total
Servants	4.57	15.48	48.87	23.88	17.17	20.24	18.18
Nurses and Midwives	3.86	8.80	13.87	43.33	10.34	13.43	11.16
Sauvresses	3.20	5.22	8.59	26.49	7.23	3.42	6.70
Milliner and Factory Operatives, &c	4.11	6.63	16.26	36.80	5.64	4.50	5.29
Milliners, Dressmakers &c	2.00	4.77	8.88	37.21	4.22	5.06	4.41
Teachers in Schools	2.64	1.75	9.23	121.86	4.86	3.81	4.34
Telegraph and Telephone Operators	2.59	6.92	12.50	- - -	4.27	3.04	4.05
Artif. Flower Dyer, Box Makers	2.06	8.44	3.59	- - -	3.76	1.54	3.49
Hotel and Boarding House Keepers	-	2.21	4.09	5.03	3.33	3.90	3.45
Cigar Makers & Tobacco Workers	1.65	6.70	5.12	47.62	3.14	10.64	3.38
Accountants, Bookkeepers &c	2.31	3.94	8.52	36.59	3.18	3.03	3.16
Musicians and Teachers of Music	9.8	23.3	10.38	- - -	2.86	1.32	2.38
Stenographers and Typewriters	1.79	1.47	14.71	- - -	1.76	2.10	1.81

* See note 9 at end of book.

Notes By The Compiler.

1. The effect of Occupation on the death rate is not immediately perceptible in all cases. Frequently the death ratios will be as low or even lower in hazardous or semi-hazardous occupations in the younger Age Groups than in many lighter and, presumably, more healthful callings.
Of the 41 Sub-Groups under "Manufacturing and Mechanical Pursuits" but 12 are in excess of the general death rate of the country in Age Group 15-24. But 24 are in excess in the next Age Group and 34 from 45-64.
The same tendency will be noticeable in the other General Divisions. The fact therefore that " Sailors" or "Cigar Makers and Tobacco Workers" show a death rate below the normal in Age Group 15-24 argues nothing for the healthfulness of those occupations. It is very much above the normal from 45-64 in both cases.
On the other hand many persons engage in light or semi-professional occupations for want of a physical development that would permit their entering some other calling requiring greater muscular power. For this reason some of the lighter, more healthful or less hazardous occupations show an abnormal death rate during the younger ages. In such cases the death rate in the older Age Groups will invariably be lighter.
Medical examination will do much to correct the ratios in such cases.
2. For the reasons stated above and others that readily suggest themselves we are of the opinion that the real effect of occupation on the death rate will be more readily apparent by discarding Age Groups 15-24 and 65 and Over and instituting a comparison of Age Groups 25-44 and 45-64 (especially the latter) with the general death rate.
3. We do not attach much significance to the ratios derived from so small a number of lives in the different Age Groups.
4. It must be borne in mind that data for this classification is drawn mainly from the Northeastern Division of States which is not a mining district. We regret not being able at the present time to furnish more conclusive evidence.

5. This is an unfortunate classification but the best that could be done with the data in the form in which it was received. If all Employees occupying office and clerical positions had been classed by themselves the ratios would have been about the same as for " Clerks Accountants &c " Conductors on Passenger Trains would be about the same as shown herein while " Engineers, Brakemen, Firemen Freight Conductors, Switchmen and Gardners" would be raised about 62%.
6. This is another unfortunate grouping. If "Restaurant keepers" had been classed with Hotel and Boarding House Keepers the ratios for that Sub-Group would not have been materially changed while "Saloon Keepers and Bar-Tenders" would have advanced about 54% from the figures given herein.
7. The ratios for this Sub-Group will be a surprise to many. We simply give the facts as we find them regretting that we could not have access to more extensive data.
8. The data for the United States being taken from that locality showing the highest death rate it is more than probable that similar data for the whole country would show ratios below the English in each case.
9. But little significance is attached by the Compiler to this Table. In a majority of cases the number of lives is too small and the general information obtainable too meagre to be of much value. At least it should be regarded as far from conclusive.

PART V. CLASSIFICATION OF RISKS BY OCCUPATION.

1. Manufacturing Industries.
2. Mercantile and Trading
3. Official and Clerical.
4. Personal Service and Entertainment.
5. Police, Military, Naval and Other Water Service.
6. Professional and Semi-Professional.
7. Skilled Labor, Trades and Mechanical Pursuits.
8. Transportation, Mining, Quarrying.
9. Various Out-Door Pursuits and Occupations not otherwise specified.

NOTE BY THE AUTHOR.

The following Classification of Risks is based upon deductions from Part IV of this work. But although that is the basis and has been followed approximately in a majority of cases, the author has not hesitated to ignore it whenever the facts seemed to justify a departure or variation from it. There are several reasons for an occasional, and in some instances, for a radical variation from the classifications suggested in Part IV.

(1) The data for Part IV was derived practically from the Northeastern Division of States. In some occupations no amount of data from that section alone would correctly represent the whole country. Since that is not to any great extent a mining region, it follows that data for the classification of miners, and for that part of railroad business that is contingent upon mining, must be drawn from other sources. The foregoing will also apply to a number of other occupations.

(2) In a number of the occupations referred to in Part IV there were not lives enough in any of the age groups to constitute a basis from which to deduce reliable and satisfactory mortuary averages, and we were therefore obliged to gather information from a wider field.

(3) In many instances the groupings in Part IV are not satisfactory and separations and sub-classifications had to be made, involving a more extended search. In short, we have not hesitated to avail ourselves of any information from any source that seemed authentic, reliable and trustworthy.

The various classifications are arranged, as will be seen, in nine General Divisions, following in a general way the arrangement in Part IV, thus securing approximate uniformity.

With reference to mortuary exposure, the occupations are divided into eight classes, as shown below, and these classes stand related to each other approximately as shown in the right hand column, counting C as 100:

A. Preferred	66
B. Select	80
C. First-Class	100
D. Medium.	125
E. Doubtful	150
F. Hazardous	200
G. Extra Hazardous.	300
H. Not Insurable.	450

It will be noticed that a D risk represents a mortuary exposure nearly double, F three times, and H nearly seven times that of class A.

These classifications have no primary or direct reference to exposure to accident or injury, as the Accident Company Classifications have, although in some instances there is a tolerably close parallel. This follows naturally, since wherever there is *any* risk of injury there is *some* risk of death. In some instances the increased hazard is almost wholly due to the risk of accident or injury, as in the manufacture or handling of highly explosive substances; but there are also many others where the exposure to accident is very slight and the mortuary risk very great, owing to the inherent unhealthfulness of the occupation itself.

1. MANUFACTURING INDUSTRIES.

Acetyline Gas Manufacturers.		Bolt and Nut Makers	E
(a) Prop. or Manager, office duties only.	B	Bone and Ivory Workers, except as specified elsewhere	E
(b) Proprietor or Employe, working.	F	Boot and Shoe Makers, employees in factory	E
Acid Makers, working.		Borax Workers, employees	F
(a)	E	Bottle Makers.	E
(b) Sulphuric acid (vitriol)	F	Box Makers, employees in shop or factory	E
(c) Wood acid.	E	Breweries.	
Agricultural Implement Makers.		(a) Prop. or Manager, office duties only	E
(a) Hand tools only.	E	(b) Supt. or Foreman, supervising only	E
(b) Using machinery	F	(c) Brewers, Malsters and other employees	E
Artificial Flower Makers	D	Brick Makers	D
Artificial Limb Makers.		Brittania Ware Makers	E
(a) Hand tools only.	D	Broom and Brush Makers.	
(b) Using machinery	E	(a) Hand tools only.	E
Automobile Makers or Repairers	E	(b) Using machinery	F
Awning or Tent Makers, employe in shop or factory.	E	Button Makers.	
Axe Makers	E	(a) Sawyer or using drop	F
Axle Makers	E	(b) Bone or Ivory, using awls	E
Axle Grease Makers	E	(c) Composition, using screw, plate or buffer..	D
Baby Carriages, employees in shop or factory	E	Candy Makers, employees in factory.	D
Badge Makers.	D	Candle Makers, Tallow Chandlers.	D
Bag Makers.	D	Can Makers.	
Baking Powder Employees in shop or factory.	E	(a) Not using die.	E
Barbed Wire Employees in factory	F	(b) Using die.	F
Basket Makers.		Canning Factory Employees.	E
(a) Splitter and Weaver	D	Carbon Black Makers.	E
(b) Splint Sawyer.	F	Car Manufacturers, employees in shops	F
Bell Makers or Founders.	E	Card and Card Board Makers	D
Belt or Belting Makers, employees in factory	E	Carpet Bag Makers	D
Bent Wood Works, employees in factory.	E	Carpet Makers in factory.	E
Bessemer Steel Workers.	F	Carriage or Wagon Makers.	
Bicycles, workmen in factory	E	(a) Hand tools only.	E
Billiard Balls	E	(b) Using machinery	F
Billiard Tables, employees in shop or factory	E	Cartridge Makers	H
Blacking or Dressing Makers	E	Catsup or Soup Makers	D
Blank Books, employees in shop or factory.	E	Celluloid Workers.	F
Blast Furnace Workers, all employees	F	Cement Workers in factory.	F
Blinds, Sash and Door Operatives.		Chain Makers.	F
(a) Hand tools only.	E	Charcoal Iron Workers	F
(b) Using machinery	F	Chemical Works Employees	F
Block, Oar and Mast Makers.		Chewing Gum, employees in factory.	E
(a) Hand tools only.	E	Chocolate or Cocoa Makers.	D
(b) Using machinery	F	Cider Vinegar Makers	D
Boat Builders	E	Cigar Makers, employees in factory	F
Bobbin, Spool and Shuttle Makers	E	Circular Sawyer (see Lumber Mills.)	
Boiler Compound Manufacturers	E		
Boiler Makers.	F		

1. MANUFACTURING INDUSTRIES—CONTINUED.

Clay or Stoneware Pipe Workers (see Tile Makers)		Felt Roofing Makers.	E
Clock and Watch Makers, employees in factory	F	Fertilizer Makers.	E
Coffin or Casket Makers.		Fiber Manufacturers' employees.	D
(a) Hand tools only.	D	File Makers, employees working	F
(b) Using machinery	E	Fire Engine, Escape or Hose Makers	E
(c) Trimmer	D	Fire Works Makers	H
Collar and Cuff Makers		Fishing Tackle Makers	D
Color Makers		Flagging Stone Makers	E
Concentrator, Smelter and Quartz Mill employees.	F	Flour and Talc Mill Employees	E
Confectioner Working	D	Foreman of Mill or Factory, supervising only, unless otherwise classified	C
Condensed Milk Factory Employees	E	Forgeman, not drop forger	F
Converting Department Operatives	F	Fork Mill Employees	F
Cooper Manufacturers.		Foundrymen.	F
(a) Hand tools only.	E	Furnace and Grate Makers	E
(b) Using barrel machinery	F	Furniture Factory Employees.	F
Cordage or Rope Makers	D	Furriers, not dealers	D
Core Cutters and Core Makers	E	Garden Tool Makers.	F
Cork Cutters.	E	Gas Fixtures, Gas Machine and Gas Burner Makers	E
Cornice Makers or Molders (plaster, tin, iron, zinc or copper)		Gas Works Employees.	E
(a) Shop work only.	E	Gas or Water Meter Makers	E
(b) Outside work or setting	F	Glass Workers and Glass Blowers, employees.	F
Corn Shellers, employees in factory.	F	Glove Factory Employees	D
Corset Makers	D	Glucose Works Employees	F
Cotton or Woolen Mill Operatives	D	Glue or Mincilage.	E
Crucible Steel Workers	F	Gravity R. R. Employees	F
Cutlery Manufactory Workers	F	Grease Makers.	E
Dental Supplies Manufactory Workers.	F	Grindstone Makers	E
Distillers and Rectifiers.		Hammock Makers.	D
(a) Prop. or Manager, office duties only	E	Hat and Cap Makers, employees in factory.	F
(b) Supt. or Foreman, supervising only.	E	Hat or Bonnet Block Makers	E
(c) Laborers in	F	Hollow Ware Makers.	
Driven Well Points	E	(a) Iron, not handling hot metal	E
Dolls, Notions and Toys, employees in factory	E	(b) Handling hot metal.	F
Drop Forger, or one using drop press.	G	(c) Hollow wooden ware.	E
Dynamite, Powder, Nitroglycerine, etc., manufacturers	H	Hoop Makers.	
Emery Cloth and Paper Makers.	E	(a) Not using machinery	E
Emery Wheels and Grinding Machinery Makers.	F	(b) Using machinery	F
Envelope Makers.	E	Hoop Skirt Makers.
Excelsior Factory Operatives, not specified elsewhere..	F	Hosiery Mill Employees	D
Extract Makers	C	Horse Shoe Makers	E
Feather Duster Makers	D	India Rubber Workers	D
Felt Makers	D	Ink Makers.	D
		Iron Workers (structural)	F
		Iron Tube Workers.	F
		Iron and Steel Workers (see different classifications)	

1. MANUFACTURING INDUSTRIES—CONTINUED

Iron Railing Makers	E	(b) Supply Dealer, Business Manager, supervising only.	B
Lace Makers	C		
Ladder Makers.		(c) Foreman at Crude Stills, Gauger, Inspector, Stillman, supervising only, Superintendent of Pipe Line outside, Weigher.....	C
(a) Not using machinery	E		
(b) Using machinery	F		
Lamp and Lantern Makers	D		
Last Makers.		(d) Still Cleaner, Casing Puller, Filtermen, Hoisters, Loaders or Fillers, Machinists, Operators working about wells, Paraffine Wax Makers, Pumpmen, Riggers, Tank Builders, Treaters of Oil in Refinery, Watchmen	
(a) Hand tools only.	D		
(b) Lathe work.	E		
(c) Circular saw	F		
Lead Pencil Makers	E		
Lead, Sheet, White or Pipe Makers	F		
Leather Board Makers	D		
Level or Rule Makers.	E		
Lightning Rod Makers	E		
Looking-Glass Makers	D		
Lumber Mills, all employees in mills or yards not doing office or clerical work	F		
Malleable Iron Workers.	E		
Manager, office duties only (unless otherwise classified)	A		
Manufacturer, office duties only (unless otherwise classified).			
Marble and Granite Workers, not quarriers	A	Overseers in Mills and Factories, supervising only (unless otherwise classified)	C
Mat and Matting Makers.			
Match Makers			
Mattress Makers	E	Packing Case Makers	E
Mineral Water Makers.	E	Packing House Employees	F
Model or Pattern Makers.	E	Pail Makers	F
Molder and Molding Machine Workers	G	Paint Makers	D
Muck Rolls (iron and steel workers)	F	Paper Bag or Box Makers	D
Nail Makers or Choppers.	E	Paper Mill Operatives	D
Nautical Instrument Makers.	D	Paper Mache Molders or Carvers	E
Needle Makers.	D	Pattern Makers	E
Nitroglycerine or its Compounds, Manufacturer or Custodian	H	Pen or Pencil Makers	E
Oil Cloth or Linoleum Factory, employees	F	Percussion Cap Makers	H
Oil Mills (cotton or linseed) Operatives.		Perfume Makers	D
(a) Cakeman, Gauger, Foreman of Machinery, Pressman	E	Phosphate Works Employees	E
(b) Engineer, Fireman, Shaver, Laborer.	F	Piano Makers.	E
Oil Wells and Refineries.		Pickle Makers	D
(a) Proprietor, General Manager, Operator or Producer, Broker, Salesman, Superintendent of Pipe Line, office duties only.	A	Picture Frame Makers	E
		Pin Makers.	D
		Pistol or Gun Makers.	E
		Plaster Makers (same as Cement Workers.)	
		Pocket Book Makers.....	D
		Pottery Workers	D
		Powder Mill Employees.	H
		Printing Press Makers	E
		Proprietors, office duties only (unless otherwise specified).	A

1. MANUFACTURING INDUSTRIES—CONCLUDED.

Pulp Mill Employees	E	Stove Works Employees	F
Pump Makers.		Sugar Refinery Employees	F
(a) Metal	D	Superintendent, supervising only (unless	
(b) Wood	E	otherwise classified)	C
Putty Makers.	E	Surgical Instrument Makers.	E
Pyrotechnists	H	Suspender Makers.	D
Quartz Mill Employees	F	Tack Makers	D
Rail Mill Employees	F	Tallow and Grease Makers	E
Rattan and Reed Workers.	D	Tank and Vat Makers	E
Rolling, Rod, Plate and Sheet Mills	F	Tannery Employees	E
Rosin, Tar and Turpentine Makers.	F	Tar, Turpentine or Rosin Makers	F
Rubber Works Employees.	D	Tent or Awning Makers	E
Rule or Level Makers.	E	Terre Cotta Makers.	D
Sail Makers	D	Thermometer Makers	D
Safe Makers	E	Thread and Yarn Makers.	D
Salt Works Employees.	E	Tile Makers	E
Satchel Makers	D	Tool Makers.	
Sausage Makers.	E	(a) Not using machinery	E
Saw and Tool Makers.	E	(b) Using machinery	F
Scale Makers .	D	Trunk Makers	D
Screw Makers.	E	Tub and Pail Makers	F
Scythe and Sickle Makers	E	Tube Works Employees.	F
Sheet Lead Makers	F	Type Founders	D
Shirt Makers..	D	Typewriter Makers or Assemblers.	E
Shoddy Makers	E	Umbrella Makers.	D
Shingle Mill Operatives	F	Valve or Steam Gange Makers.	E
Shoe Peg Makers	E	Varnish Makers	E
Shovel Makers	E	Vinegar Makers	D
Show Case Makers	E	Vitriol Makers	F
Shuttle Makers.		Watch and Clock Makers, employees in fa-	
(a) Not using circular saw.	E	factory	F
(b) Using circular saw	F	Wax Flower Makers	D
Silk Mill Employees	D	Whip Makers	D
Smelter Employees	F	White Lead Makers	F
Soap Factory Employees	E	Wig Makers	D
Soda Water Makers	E	Window Screen and Shade Makers	D
Spectacle Makers.	D	Wind Mill Makers, shop work only, not put-	
Spindle Makers	E	ting up.	E
Spool Makers	E	Wire Makers, employees in factory.	F
Spring Makers.		Wire Mattress Makers	D
(a) Bed or sofa springs	E	Wooden Mill Operatives.	D
(b) Wagon or buggy springs	F	Yarn Makers or Spinners.	D
Stamp Mill Employees	F	Yeast Makers.	D
Starch Makers	D	Zinc Works Employees.....	F

2. MERCANTILE AND TRADING.

Apothecaries, Druggists, Dealers in Drugs, Chemicals and Druggists' Sundries.		Artists' Materials, Art Stores, Automatic Engines, Baby Carriages, Bakery (office or counter work only.) Bee Keepers' Supplies, Bicycles, Sundries and Supplies, Books and Stationery, Boots and Shoes, Builders' Supplies, Carpets, Oil Cloth, Mattings, etc., Cash Registers, Cigars and Tobacco, Clothing, Commission Merchant, not handling goods, Confectionery, Crockery, China, etc., Dairy and Creamery Supplies and Products, Dolls, Notions and Toys, Dry Goods, Electrical Goods and Supplies, Flour, Grain, Hay and Feed, Furnaces and other Heating Apparatus, Furniture, Gents' Furnishings, Groceries, Hair Goods, Hardware, Hats, Caps, Gloves or Furs, Hides and Pelts, Ice, Iron and Steel, Stock and Products, Jewelers (dealer, not operative.) Lace Curtains and Draperies, Lamps, Glass and Glassware, Leather and Leather Products, Mantels and Grates, Millinery, Musical Instruments and Musical Merchandise, Merchant Tailors, store duties only, News Dealers, Opticians, dealer, not manufacturer, Paints, Oils and Varnish, Paper Stock and Paper Products, Pawubrokers, Pickle Dealers, Produce or Provisions, not general store, Poultry, Fish or Game, Seedsman, Stoves and Tinware, Tea Dealers, Wagons and Carriages, Woodenware, Wood Dealers, Wool and Woolen Goods,
Bakers.		
(a) Proprietors or Managers, office and counter duties only	C	
(b) Clerks, store duties only	D	
(c) Clerks or employees driving wagon	E	
Bird Dealers	B	
Coal Dealers.		
(a) Proprietors or Managers, office duties only.	B	
(b) Proprietors working in yard or delivering	E	
(c) Employees, loading or unloading cars or wagons	F	
Commercial Travelers.		
(a) Selling goods by sample only	A	
(b) With teams, selling goods from wagon.	C	
Fish and Oyster Dealers.		
(a) Proprietor or Manager, store duties only.	C	
(b) Clerks, store duties and delivering	D	
Florists, Dealers.		
(a) Proprietors or managers, store duties only	B	
(b) Clerks or employees, store duties and delivering	C	
Fruit Dealers.		
(a) Proprietors or managers, office or store duties only.	B	
(b) Clerks, packing, unpacking or delivering	D	
Guns and Ammunition Dealers.	E	
Hucksters and Peddlers (any class of goods)	E	
Junk Dealers	E	
Marketmen, stall, shop or wagon	E	
MERCHANTS AND DEALERS, Wholesale or Retail, in any of the lines specified below:		
Advertising Novelties.		
Agricultural Implements.		
Architects' Supplies.		

MERCANTILE AND TRADING—CONCLUDED.

Classification for the foregoing mercantile lines:

- (a) Proprietors or General Managers, not working or office duties only. A
- (b) Chief Clerks or Business Managers, supervising only. A
- (c) Buyers.. A
- (d) Manager Advertising Department A
- (e) Floor Walkers B
- (f) Cashiers C
- (g) Clerks or Salesmen, counter duties only. C
- (h) Clerks, packing, unpacking, wrapping and preparing for shipment or delivery.. D
- (i) Shipping Clerks or Checkers, not handling goods

(j) Clerks or Apprentices, handling packages, delivering or driving delivery wagon	E
Merchants, General Stores.	
(a) Proprietors or Managers, general duties	C
(b) Clerks or Salesmen, store duties only. D	
(c) Clerks or Salesmen, delivering goods. E	
Milk Dealers.	
(a) In store, not delivering	C
(b) Delivering from wagon.	D
Mineral Water Dealers (not bottling or manufacturing.)	C
News Agents on trains.	E
Post Traders.	C
Second Hand Stores (any class of goods)	E
Wine and Liquor Dealers (wholesale or retail). F	

3. OFFICIAL AND CLERICAL.

Abstracters	C
Accountants	C
Adjusters (insurance and the like)	A
Agents—Advance, Advertising, Baggage, Book, Commercial, Financial, Insurance, Land, Lightening Rod, Loan, Nursery, Passenger, Real Estate, Sewing Machine, etc.	
Office duties, traveling or soliciting only	A
Assessors.	A
Auctioneers.	B
Auditors—City, County or State	A
Auditors, office duties or traveling	A
Bailiffs or Court Officers	C
Bankers.	
(a) Officer, not working, or office duties only.	A
(b) Cashier, Teller, Inspector	B
(c) Clerk, Messenger, Collector.	C
Bookkeepers, office duties only	D
Brokers—Bonds, Chemicals, Cigars, Cotton, Glass, Gold, Grain, Investments, Insurance, Live Stock, Merchandise, Provisions, Railroad Tickets, Stocks, etc. Office duties or soliciting only..	A

Capitalists, Private Bankers, Money Lenders	A
Conveyancers, office duties only.	C
Coroners..	D
Custom House Officers or Inspectors	A
Claim Agents	A
Clerks.	
(a) Civil or official positions, office duties only.	B
(b) Mercantile lines, office or store duties only (see classification elsewhere.)	
(c) Hotel or restaurant, desk or supervising duties only.	D
(d) Boat, steamer or sea-going vessel	G
Collectors or Deputy Collectors.	
(a) Government	C
(b) Private accounts, office duties only	A
(c) Outside or traveling	B
Constables, civil writs only	D
Consuls, government office	B
Copyists.	D
Court Reporters.	C
Employment Office	C
Financial Agents.	A
Highway Commissioners, no other duties.	A

3. OFFICIAL AND CLERICAL--CONCLUDED.

Indian Agents on Reservation Inspectors.	C	Passenger Agents, traveling	A
(a) Custom House, Gas Meter, Grain, Internal Revenue, Postal, Insurance, Elevators, Telephone, Indian Agencies, Flour or Grain, Lumber, Meats, Tobacco, Milk, etc.	A	Purchasing Agents, office duties only	A
(b) Hulls and Boilers, Bridges, Stone work and Masonry, Telegraph	C	Scale Inspectors, supervising only.	B
Librarians..	B	Station Agents, office duties only.	B
Letter Carriers	C	Store Keepers, office duties only.	B
Marshals or Deputy, U. S. Courts.	D	Superintendents or Assistants, traveling	A
Paymasters, office or traveling duties only	A	Superintendents of Buildings and Bridges	B
Postoffice Clerks, office duty only..	C	Superintendents of Motive Power, office or traveling duties only.	A
Postal Clerks, R. M. S	D	Superintendents of Tanks and Water Supply	B
Postmaster, office duties only	C	Superintendents of Telegraph.	
(a) Office duties only.		(a) Office duties only.	A
(b) Outside, supervising only.		(b) Outside, supervising only.	B
Presidents of Company or Corporation, office duties only.	A	Supply Agents, office duties only.	A
Proof Readers	C	Telegraph Operators, office duties only.	C
Railroad Officials and Employees—In official or clerical positions		Ticket Agents, office duties only	B
Car Accountants, office duties only	B	Tie Inspectors	C
Car Inspectors	B	Time Keepers.	B
Car Tracers, office duties only	B	Traffic Managers, office duties only.	A
Checking Clerks, in freight house, not handling freight.	C	Train Masters, office duties only	A
Commercial or Traveling Agents, office or traveling duties only	A	Real Estate Agents or Brokers	A
Contracting Agents, office duties only	A	Reporters	C
Contractors (construction), supervising only	B	Route Agents, express companies, auditing only	B
Depot Masters, supervising only	A	Secretaries of Companies or Corporations, office duties only	A
Dispatchers, office duties only	A	Sheriffs or Deputies.	D
Division Superintendents, office or traveling duties only	A	Ship Builders, Proprietor or Superintendent, office or supervising duties only	A
Division Road Masters, supervising only	B	Shipping Clerks, not handling goods	C
Freight Agents at Station, office and supervising duties only	C	State Mine Inspectors	B
Fuel Agents, office duties only	B	Stenographers or Typewriters.	B
General Agents (traveling)	A	Street Commissioners, supervising only	B
General Freight Agents, office or traveling duties only	A	Superintendents of Companies or Corporations, office or supervising duties only.	A
General Master Mechanic, office duties only	A	Telegraph Operators, office duties only	C
General Managers, office duties only	A	Telephone Operators, central or exchange office	C
General Passenger and Ticket Agents, office and traveling duties only.	A	Telephone Inspectors (not linemen)	B
General Road Masters	A	Ticket Agents, office duties only	B
General Superintendents	A	Time Keepers.	B
Master Mechanics, supervising only	C	Treasurers of Companies or Corporations, office duties only	A

4. PERSONAL SERVICE AND ENTERTAINMENT.

Attendants, Nurses, Companions, etc. (private, not professional nurses).	E	Eating House Keepers (not saloon)..	D
Barbers and Hairdressers.		Janitors..	D
(a) Proprietor, not working, or office duties only	D	Massage Attendants..	D
(b) Proprietor, or employees working	E	Messengers..	C
Bartenders..	F	Porters, inside work	E
Bath Rooms.		Restaurant Keepers (not saloon.)	
(a) Proprietors, supervising only	D	(a) Office duties only	D
(b) Proprietors, or employees working	E	(b) General duties	E
Billiard Room or Bowling Alley Keepers.		Saloon Keepers, proprietor or employee	F
(a) Without Bar	E	Servants	F
(b) With Bar..	F	Sextons of Church or other Buildings, Janitors	D
Boarding House Keepers	D	Shooting Gallery Keepers	E
Coffee House Keepers	D	Undertakers.	
Hotel Keepers.		(a) Proprietors, office duties and funeral director only	C
(a) Proprietors, office or supervising duties only (not tending bar or stable)	C	(b) Proprietors, working.	D
(b) Clerks, office duties only (not tending bar or stable)..	D	Waiters.	
(c) Clerks, tending bar or stable	F	(a) Hotel, Boarding House or Restaurant	E
(d) Porters	E	(b) On Dining or Hotel Car	F
(e) Stewards..	D	(c) River, Sound, Lake or Sea-going Vessel	G

5. POLICE, MILITARY, NAVAL AND OTHER WATER SERVICE.

Army or Naval Officers.		Harbor Masters	D
(a) In time of peace	G	Ice Barge Employees	G
(b) In time of war	H	Jailors..	F
Bargemen..	F	Lightermen.	G
Boat House Proprietors, supervising only	C	Light House or Light Ship Keepers..	E
Boatmen	F	Longshoremen.	F
Canal Bridge Swingers, Dock Masters or Lock Tenders..	E	Naval Store Keepers (tar, rosin, etc.)..	F
Canalmen	F	Park Guards or Police	D
Common Sailors (river, lake, sound or sea-going vessel)	H	Patrolmen, Policemen.	F
Constables—Police duty	E	Pile Drivers	
Deck Hands on Boat	H	(a) Foremen, supervising only	F
Detectives	E	(b) Employees	G
Divers (submarine)	H	Pilot (river, lake, sound or sea service).	F
Dredge Boat Employees	H	Police.	
Engineers (dredge boat, pile driver, river, sound, lake or sea-going vessel, tug boat). H		(a) Chiefs, Inspectors or Superintendents.	D
Fishermen.		(b) Captain, Lieutenants or Sergeants	E
(a) River or sound....	F	(c) Roundsmen or Patrolmen.	F
(b) Sea or great lakes.	G	Postal Detectives	E
		Prison Guards or Keepers.	F
		Private Watchmen.	E

5. POLICE, MILITARY, NAVAL AND OTHER WATER SERVICE—CONCLUDED.

Purser (river, lake, sound or sea-going vessels)	E	Stewards (river, lake, sound or sea-going ves- sels)	E
Raftsmen (lumber) or river driver	H	Submarine Divers	H
Seamen, common.	H	Watchmen.	
Soldiers.			
(a) In time of peace.	F	(a) In bank or office	D
(b) In time of war	H	(b) Store, factory, mill or warehouse	E
Stevedores	G		

6. PROFESSIONAL AND SEMI-PROFESSIONAL.

Actors.	E	Dancing Masters..	C
Actuaries.	A	Dentists...	C
Aerobats..	G	Designers or Draughtsmen	C
Aeronauts ..	H	Editors.	
Architects.		(a) Writing or managing	
(a) Office duties only	B	(b) Superintendent Printing Office, super-	
(b) Supervising only	C	vising only.	B
(c) Naval, supervising only	D	Farriers, veterinary surgeons	D
Artists, painter in studio only	C	Football Players (professional)	H
Assayers..	C	Geologists	D
Attorneys at Law	C	Gymnasium Masters, or Instructors.	D
Authors, or persons engaged exclusively in literary work..	I	Interpreters.	A
Aurists.	D	Inventors.	A
Baseball Players (professional)	B	Jockeys (rider in races)	H
Bicycle Racers (professional)	H	Lapidaries	C
Bicyclists, teachers or exhibitors	H	Lawyers.	C
Cancer Specialists	D	Metallurgists	A
Chemists.	B	Music Teachers	D
(a) Manufacturers chemicals and drugs, supervising only	A	Musicians	D
(b) Laboratory work, testing, analyzing, etc	D	Nurse, professional, not insane.	E
Chiropodists or Manicurists, office duties only.	B	Nurse, professional—keeper of insane, private or in hospital	F
Circus Performers or Riders	H	Oenlists...	. C
Civil Engineers.		Opticians.	
(a) Consulting or supervising only	A	(a) Merchant, store duties only	A
(b) Field work.	C	(b) Working in shop	C
(c) Mining operations	D	Orderlies, or Nurses in Hospital	F
(d) Mechanical.	D	Physicians.	D
Clay Moulders, or designers	D	Riding School Masters ..	E
Clergymen	A	Roller Skating Teachers	D
Concert Singers	B	Scientists.	D
Cook, chef.	E	Sculptors.	
		(a) Studio work	C
		(b) Chiseling	E

6. PROFESSIONAL AND SEMI-PROFESSIONAL—CONCLUDED.

Showmen, not circus performers	F	Surveyors.	
Students.		(a) Office duties only.	A
(a) College.	A	(b) Field work	B
(b) Medical.	A	Taxidermists	C
(c) Law	A	Teachers or Professors in school or college	B
Surgeons.	C	Theatrical Managers	D
		Writers, authors, composers.	D

7. SKILLED LABOR TRADES AND MECHANICAL PURSUITS.

Armorer.		Building Movers.	
(a) Not using machinery	E	(a) Manager or foreman	E
(b) Using machinery	F	(b) Employe	F
Asbestos Workers, pickers and assorters	D	Burnishers.	
Asphalt, floor, walk or street layers	E	(a) Not using emery wheel	D
Awning Hangers.	D	(b) Using emery wheel	F
Bakers, working in bakery or factory.	E	Butchers.	
Beef Handlers, in warehouses.	E	(a) Proprietor, not slaughtering, cutting or driving wagon	C
Bell Hangers	E	(b) Meat cutter, keeper of market	E
Bicycle Repairers, shop work only.	E	(c) Slaughterer.	F
Blacksmiths.		Buzz Sawyers.	G
(a) General shop work, not shoeing	E	Buzz Planers.	G
(b) Horse and cattle shoer	F	Cabinet Makers.	
(c) Ironing carriages	E	(a) Hand tools only.	E
(d) In machine shop, foundry or factory.	F	(b) Using machinery	F
Blasters in Quarries, Wells or Mines.	G	Caulkers, ships.	E
Bleachers.	D	Carpenters.	
Book Binders.	D	(a) Shop or bench work only	D
(a) Hand tools only.	E	(b) Framer of buildings, and builder, working	F
(b) Using machinery	E	Carpet Cleaners	D
Boothblacks	D	Carpet Layers	E
Boot and Shoemakers, or repairers in shop,		Carpet Weavers	E
hand tools only	D	Carvers, wood, bone, metal or ivory.	
Boring Machine Operators or Tenders	E	(a) Hand tools only.	E
Bottle Washers	E	(b) Using machinery	F
Bottlers, (liquors, carbonated waters or soda)	E	Caterers.	D
Brass Finishers or Polishers.		Cedar Block Pavers.	D
(a) Not using emery wheel.	D	Cement Walk Layers	E
(b) Using emery wheel	F	Chimney Sweepers	G
Brass Founders	E	Clothing or Cloak Makers.	E
Brick Layers or Masons.	E	Coffee Packers or Roasters	D
Bridge Builders.		Coal Heavers	F
(a) Contractor or foreman, working.	F	Coke Drawers or Chargers	E
(b) Employe	F		
Bridge Keepers	D		
Builders.	F		

7. SKILLED LABOR TRADES AND MECHANICAL PURSUITS—CONTINUED.

Compositors.		Mining.	
(a) Case work only	D	(a) Outside	F
(b) Using machinery	E	(b) Underground..	G
Composing Room Foremen, supervising only	C	Pile Drivers	G
Contractors.		Portable.	E
(a) Office duties only.	A	Sea-going vessels.	G
(b) Supervising only	B	Stationary engine	E
(c) Working (see specific classifications.)		Stationary engine in iron or steel works	F
Coppersmiths.		Steam shovel.	F
(a) Shop work only.	D	Street car motor	E
(b) Outside work	E	Threshing machine	F
Cornice Setters.	F	Traction	F
Corrugated Iron Workers, crimping, etc	D	Tug Boat.	
Cotton Workers.		(a) River or harbor	F
(a) Classers or samplers	C	(b) Ocean work	C
(b) Dyers or printers.	D	Engravers, copper, gold, steel, stone or wood.	D
(c) Gin feeders	E	Etchers	D
(d) Packers or pressers	E	Feeders.	
(e) Weighers, laborers.	E	(a) Cylinder or rotary printing press....	D
Cracker Makers, working	D	(b) Lithographic printing press.....	D
Curriers (see Tannery employees.)		(c) Threshing machine.....	F
Cutters, boots, shoes, shirts, gloves or clothing.		Ferrymen, steam ferry-boat.....	E
(a) Hand work only	D	Fire Escape Builders.	
(b) Die work.	E	(a) Not putting up.....	E
Creamery Operatives, butter and cheese makers	D	(b) Putting up.....	F
Decorators, inside work only..	D	Firemen.	
Die Engravers or Die Sinkers	D	(a) Ferry boat.....	F
Dressmakers, male	C	(b) Kiln, cement, brick or tile works....	E
Dyers...	D	Fire Patrol or Salvage Corps Members.....	E
Electrical Employees	E	Firemen—City fire department.....	G
Electroplaters	D	Fish Curers.....	D
Electrotypes..	D	Flax Dressers.....	D
Elevator Builders.	D	Fresco Painters, inside work.....	D
Elevator Operators.	D	Furniture Movers.....	D
(a) Passenger	E	Gang Sawyers.....	F
(b) Freight.	E	Gas or Steam Fitters, plumbers.....	E
Embalmers..	C	Gas pipe line (natural) employees.....	E
Embossers	D	Gaugers.	
Embroidery Stampers	C	(a) U. S. revenue service.....	A
Enamelers	D	(b) Store or warehouse.....	A
Engineers or Firemen.	D	(c) Distillery.....	D
Dredge boat	F	(d) Oil well or tank.....	D
Electric motor	E	(e) Water, milk, mill, cotton or linseed oil.	D
Hydraulic..	D	Gilders, in shop.....	D
Lake, river or sound, high pressure	G	Gold Heaters, refiners or workers.....	D
Lake, river, sound or ferry, low pressure.	F	Grain Elevator employees.....	E
Locomotive (see Railroad Employees.)		Grain Samplers, visiting freight yards.....	E
		Glaziers.....	D
		Grave Diggers.....	D

7. SKILLED LABOR TRADES AND MECHANICAL PURSUITS CONCLUDED.

Grinders, mill spindles, edged tools, etc.....	F	Printers (see compositors.)	
Hair Workers.....	C	Riveters.....	E
Harness Makers.....	D	Roofers, slate, tin, composition, metal, gravel or wood.....	F
Heliotypes.....	C	Saddlers.....	D
Hod Carriers.....	F	Saw Filers.....	D
House Painters.....	E	Scourers and Dyers.....	D
Ivory, Bone or Wood Cutters or Turners....	E	Sewer Pipe Workers	F
Japanners.....	D	Sewer Workers, employees	F
Jewelers, working at bench.....	F	Sewing Machine Makers or Repairers.....	F
Kalsominers.....	E	Ship Building Employees.....	F
Letter Cutters, marble or stone.....	D	Silversmiths.....	D
Lamp Lighters.....	D	Sheet Iron Workers.....	E
Lath Machine Operators.....	E	Slaters.....	F
Lathers.....	D	Soap Boilers.....	E
Launderers, employees in laundry.....	E	Spinners, silk warp or thread.....	D
Leather Workers, dyers, splitters, dressers,etc.	E	Stage Carpenters.....	E
Lithographic Workers.....	D	Stair Builders.....	E
Lobster Boilers.....	D	Stave, Heading and Hoop Mill Employees (see Coopers).....	F
Locksmiths.....	D	Stereotypers.....	D
Loom Fixers.....	E	Stone Dressers, cutter, finisher, sawyer or molder.....	E
Machinists	E	Structural Iron Workers on buildings.....	F
Mail Agents on Trains	D	Stucco Workers.....	F
Mantel or Tile Setters.....	D	Tailors, working.....	E
Masons, stone work.....	E	Telegraph Builders or Repairers.....	F
Metal Refiners or Workers.....	D	Telegraph Linemen.....	E
Millers, flour, grain or tale.....	D	Telephone Linemen.....	E
Millwrights.....	E	Tinners, (a) Spouters or Drain Setters.....	E
Monument Builders.....	E	(b) Shop work only	D
Morocco Dressers.....	D	(c) Bridge work.....	F
Morocco Dressers, using acids.....	E	Toll Gate Keepers	D
Oilers in shops, mills or factories.....	E	Truckmen, not drivers, (a) Handling light parcels.....	E
Organ Builders or Repaiers.....	E	(b) Handling heavy parcels.....	F
Organ or Piano Timers.....	A	Typewriter Adjisters and Repairers.....	D
Oven Builders.....	E	Upholsterers.....	D
Packers of beef, pork or flour.....	E	Varnishers.....	D
Painters, (a) Carriage, coach or wagon, in shop....	D	Warehouse Laborers.....	F
(b) Signs, in shop.....	D	Water Works Employees.....	E
(c) House or sign.....	E	Weighers.....	D
(d) Decorative, fresco or scene.....	D	Wharf Laborers.....	F
(e) Artists, studio only.....	C	Wheelwrights	E
(f) Bridge work	F	Whitesmiths.....	D
Paper Hangers.....	D	Whitewashers	E
Pavers, working.....	E	Wire Workers, screens, railings, counter guards, ornamental fences, etc.....	E
Photographers.....	C	Wool Pullers, samplers, classers, sorters, etc..	D
Piano Movers.....	D		
Plasterers	E		
Platers.....	D		
Plumbers, Steam or Gas Fitters.....	E		
Pressmen (printers)	D		

8. TRANSPORTATION, MINING, QUARRYING.

Baggage or Transfer Agents, driving wagon or handling goods.....	E	Car Accountants or Checkers, visiting yards.....	D
Drivers and Teamsters.		Car Cleaners.....	E
(a) Carriage, hearse, horse car, light parcel delivery wagon, mail van, private coach or any conveyance for the delivery of household supplies. D		Car Couplers.	
(b) Cab, dray, express wagon, huck, omnibus, public coach, stage or truck... E		(a) Passenger cars without air brakes. F	
(c) Brewery, mineral water, ice or coal wagon, cart or dray and sprinkling carts.... F		(b) All other trains..... G	
Express Agents.		(c) In yards..... G	
(a) Office duties only..... B		Car Repairers..... F	
(b) Handling Goods..... D		Car Tracers, visiting yards..... E	
(c) On trains..... E		Conductors.	
Hostlers..... E		(a) Dining, drawing room, sleeping car or passenger train..... C	
Livery Stable Keepers.		(b) Cattle, coal, freight, oil or mixed train..... F	
(a) Proprietor, supervising only..... C		(c) Construction, gravel, logging or repairing train..... G	
(b) Proprietor, working and driving.... D		Cooks.	
(c) Hostlers or stablemen..... E		(a) Dining or hotel car..... D	
Miners Coal, copper, gold, iron, lead, quartz, silver, zinc and all other kinds of mining.		(b) Work train..... E	
(a) Operators, not working, or office duties only..... A		Coal Heavers..... F	
(b) Operators, Managers or Superintendents, supervising only..... C		Cranemen, steam shovel..... F	
(c) Bookkeepers, office duties only..... D		Construction train laborers..... G	
(d) Engineers of mining operations..... E		Dispatchers, in yard..... F	
(e) All other employees outside..... F		Doormen or Gate Keepers at Stations.... C	
(f) All employees under ground..... G		Employees.	
Quarrymen.		(a) On ditchers..... F	
(a) Managers or Superintendents, not working, or office duties only..... A		(b) On pile drivers..... F	
(b) Quarrymen, working..... F		Engineers.	
Railroad Officials and Employees not classified under <i>Official and Clerical</i> .		(a) Passenger trains..... E	
Baggagemen.		(b) Cattle, coal, freight, oil or mixed trains..... F	
(a) At station..... D		(c) Construction, gravel, logging or repair trains..... G	
(b) On passenger trains..... E		Express Messengers, train service..... E	
(c) On mixed trains..... F		Fence Builders or Repairers..... D	
Boss of Wrecking Gang, supervising only.. E		Firemen, locomotive..... G	
Bridge or Trestle Builders.		Flagmen, Targetmen, Signalmen..... E	
(a) Foremen, supervising only..... E		Flagmen, freight train..... G	
(b) Workmen..... G		Foremen, not working.	
Brakemen.		(a) At freight houses..... D	
(a) Passenger train, air brakes only.... E		(b) At shops..... E	
(b) All other trains..... G		(c) At round houses..... E	
Caller..... E		(d) At section gang F	
		(e) Coal heavers..... E	
		(f) Pile driver crew..... F	
		(g) Switching crew, coupling or switching in yard..... G	
		Freight Agent at station, general duties.. E	

8. TRANSPORTATION, MINING, QUARRYING—CONCLUDED.

Freight Handlers, in freight or warehouses.....	E	Section Men.....	G
Greasers, Wipers, Cleaners or Boiler Washers.....	F	Tallymen in freight houses. (a) Not handling freight.....	D
Hostlers or Assistants.....	F	(b) Handling freight.....	E
Laborers. (a) In freight house or elevator.....	F	Telegraph Builders or Repairers.....	E
(b) On construction, work or wrecking train.....	G	Timmers, bridgework.....	F
Machinists or Helpers in shops	E	Truckmen. (a) Inside at depot.....	E
Painters. (a) Bridge or yard work.....	E	(b) In freight or warehouses.....	F
(b) Shop work only.....	D	Turntable Men.....	E
Pilots, coal train.....	G	Waiters, dining or hotel cars.....	D
Porters, dining, drawing room or sleeping car.....	D	Watchmen	E
Station Agents. (a) Office duties only.....	C	Wrecking Train Employees.....	G
(b) General duties.....	D	Yard Master, supervising only.....	F
Stewards, dining car	D	Yard Employees, general duties.....	G
Store Keepers. (a) Not handling goods.....	C	Slate Quarriers.....	F
(b) Handling goods	D	Street Railway, cable, horse, elevated or electric. (a) Superintendents or Managers, supervising only	A
Switchmen, not coupling.....	E	(b) Superintendents or Foremen of Construction or Repairs, supervising only.....	C
Switchmen, switching and coupling.....	G	(c) Car Dispatchers, Inspectors, Roadmasters, Storehouse Keepers, Transfermen, Conductors, Time Keepers	D
Switch Tenders, not switching, coupling or braking.....	E	(d) All others.....	E

9. VARIOUS OUT-DOOR PURSUITS AND OCCUPATIONS NOT OTHERWISE SPECIFIED.

Advertising Agents—Outside work, distributors, bill posters, etc.....	D	Chainbearers (surveying).....	C
Agricultural Implements—Salesmen, setting up and running machines.....	D	Charcoal Burners.....	D
Bee Keepers.....	B	Cistern Builders and Repairers.....	E
Bill Posters.....	D	Cistern Cleaners.....	E
Cattle Dealers—not tender or drover, not on farm, ranch or in yard and not visiting pens or yards or handling stock.....	A	Coffee Plantation. (a) Proprietor or Superintendent, supervising only,	A
Cattle Dealers—Visiting pens or yards and handling stock.....	F	(b) Employees, working	C
Cattle Raisers or Breeders, on farm or ranch. (a) Proprietor or Superintendent, supervising only.....	A	Cotton Plantation. (a) Proprietor or Superintendent, supervising only.	A
(b) Tending or caring for stock.....	E	(b) Employees, working in field	C
(c) Laborers tending or caring for stock..	F	Cowboys on ranch or tending stock in transit..	F
Cattle Shippers and tenders in transit.....	F	Dairymen. (a) Proprietors or Foremen, supervising only.	A
		(b) Employees milking or tending stock	D

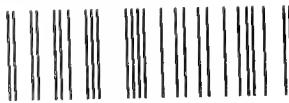
9. VARIOUS OUT-DOOR PURSUITS AND OCCUPATIONS NOT OTHERWISE SPECIFIED CONCLUDED.

Drovers.		Nurserymen.	
(a) Tending stock in transit	F	(a) Proprietors, office duties or general supervision only	A
(b) Not tending stock in transit	C	(b) Working in field	B
Farmers.		(c) Employees.	C
(a) Owner or Superintendent, supervising only	A	(d) Tree agent, not delivering or setting	B
(b) Working	B	(e) Tree agent, delivering or setting	D
(c) Farm Laborers, not teamsters	C	Orange Groves.	
Florists.		(a) Proprietors or superintendents, supervising only.	A
(a) Proprietors or Superintendents, outside, superintending only	A	(b) Employees, working	E
(b) Proprietors or Superintendents, working.	B	Overshers or Superintendents on farms, plantations or ranches, supervising only	A
(c) Employees.	C	Planters.	
Game Keepers..	D	(a) Proprietors or Superintendents, supervising only.	A
Gardeners.		(b) Working	B
(a) Superintending only	A	Poultrymen, feeders, killers, dressers or packers	E
(b) Working..	B	Prospectors, mining	F
(c) Employees...	C	Ranchmen.	
Guides, not trappers or hunters	E	(a) Proprietor or Superintendent, supervising only.	B
Hay Pressers	D	(b) Tending stock	E
Hedge, Shrub and Tree Trimmers	E	Scavengers, Garbage Collectors, Nightmen.	F
Herders	E	Seed Growers, outside duties only.	C
Horse Breakers or Trainers	G	Sheep Farmers, Raisers or Breeders.	
Horse Dealers.		(a) Proprietors or Superintendents, supervising only	A
(a) Not handling, shipping or tending in transit..	B	(b) Proprietors or Superintendents, working	B
(b) Handling, shipping and tending in transit.	F	(c) Employees.	C
Hunters	F	Stock Raisers or Breeders (cattle, hogs, horses, mules, etc.)	
Ice Cutters.	F	(a) Proprietors or Superintendents, supervising only.	A
Kilnburners.	E	(b) Proprietors or Superintendents, tending or caring for stock	D
Kindling Wood Choppers	E	(c) Employees	E
Laborers, day.		Stock Yards Employees.	
(a) Not on farm	F	Teamsters.	
(b) Farm laborer.	C	(a) In woods.	G
Land Looker.	B	(b) On farm or plantation,....	C
Land Surveyors, field work	B	Threshers with machine	F
Lumbermen in Woods.		Tile Ditchers	E
(a) Proprietors, business managers or superintendents, general supervision only.	B		
(b) Cook, foremen, overseer in woods	C		
(c) All other employees	G		
Milkmen, milking, tending stock or delivering	D		

9 VARIOUS OUT-DOOR PURSUITS AND OCCUPATIONS NOT OTHERWISE
SPECIFIED—CONCLUDED.

Tile Layers or Setters.	D	Well Drillers, any kind of well.	
Timber Hewers	E	(a) Using explosives	G
Vine Growers	B	(b) Not using explosives	F
Well Borers, (artesian)	D	Wood Choppers.	F
Well Diggers	F	Woodsmen..	F

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